

## BROKER COMPENSATION – COMMERCIAL INSURANCE

Thank you for your business! As your independent insurance broker, we purchase insurance products and services on your behalf through Insurance Companies, Mutual Insurance Companies and Managing General Agents that are available, affordable, and understandable.

Our role is to provide you with the best insurance value that combines coverage, service, and price. We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below **Commercial Automobile and Property** insurers that we represent, and these include the range of compensation each provides as a percentage of your overall premium. Please note that these insurers may not write all types of business insurance:

Echelon *	Automobile – 12.5%	Property/Casualty – 20%
Travelers *	Automobile – 12.5%	Property/Casualty – 20%
Economical *	Automobile – 10-12.5%	Property/Casualty – 20%
Intact *	Automobile – 7.5% to 12.5%	Property/Casualty – 20%
Aviva Canada *	Automobile – 7.5% to 12.5%	Property/Casualty – 20%
Northbridge *	Automobile – 7.5% to 12.5%	Property/Casualty – 20%
Coachman *	Automobile – 12.5%	Property/Casualty – 20%
Wawanesa *	Automobile – 12.5%	Property/Casualty – 20%
RSA *	Automobile – 12.5%	Property/Casualty – 20%
Gore Mutual *	Automobile – 12.5%	Property/Casualty – 20%
Nordique	Automobile – 6% to 10%	Property/Casualty – not written
Managing General Agents – Wholesale & Specialty	Automobile – not written	Property/Casualty – 7.5% to 20%

*\* Contingent Profit Commission available*

***This commission percentage is paid annually for both new business and renewals.***

Should there be an increase in the commission schedule we receive from your insurer, or any other material change that affects compensation arrangements, we will notify you.

For us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. Payment of the Contingent (Profit) Commission may depend on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the Insurer. Contingent (Profit) Commission is **not** guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

**Definity Financial Corporation, the parent company of Definity Insurance Company o/a Economical Insurance, indirectly owns a majority interest in our brokerage.**

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities, which will be forwarded to you with your new business/renewal policy. If you have any questions regarding this or any other aspect of your insurance, please contact us.