

TO OUR CUSTOMERS: OUR BROKER COMPENSATION

Thank you for your business. As your Independent Insurance Broker, we purchase insurance products and services on your behalf 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 **Automobile and Property** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Company	Automobile	Property	Contingent Profit
Aviva	10% - 12.5%	20%	*
CAA Insurance	10% - 12.5%	20%	*
Coachman	10% - 12.5%	20%	*
Chubb	10% - 12.5%	20%	
Dufferin	10% - 12.5%	20%	*
Echelon	6%	N/A	*
Economical	10% - 12.5%	20%	*
Edge Mutual	10% - 12.5%	20%	*
Elite	15%	20%	*
Gore Mutual	10% - 12.5%	20%	*
Heartland	10% - 12.5%	20%	*
Intact Insurance Company	10% - 12.5%	20%	*
Jevco	10% - 12.5%	N/A	*
Nordic Insurance Company (Facility) **commission is capped at \$370.00	9%-11%	N/A	
Northbridge	10% - 12.5%	20%	*
Pafco Insurance Company	10% - 12.5%	N/A	*
Peel Mutual	12.5%	20%	*
Pembridge Insurance Company	10% - 12.5%	20%	*
Portage Mutual	10% - 12.5%	20%	*
SGI	10% - 12.5%	20%	*
Travelers	10% - 12.5%	20%	*
Unica	10% - 12.5%	20%	*
Wawanesa Insurance	10% - 12.5%	20%	*

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.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The Insurers with an asterisk noted above recognize our efforts through a Contingent (Profit) Commission contract. 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**. It is based on the average results over a three-year period and is not related to any one particular customer or group of customers. For detailed information on Contingent Commission, please go to the individual company's website.

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