



Thank you for your business. As your 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 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.

Broker compensation is part of your insurance premium. For your benefit, we have listed **Automobile** Insurers that we represent below and have included the range of compensation each provides as a percentage of your overall premium.

Aviva Canada Inc.*	7.5% to 12.5%	Nova Mutual Insurance Company*	10% to 12.5%
Axiom Mutual Insurance Company*	7.5% to 12.5%	Northbridge General Insurance Corp.*	7.5% to 12.5%
Definity (Economical) Insurance*	10% to 12.5%	Old Republic Ins. Company of Canada	7.5% to 12.5%
Echelon Insurance	7.5% to 12.5%	Royal & Sun Alliance Ins. Co. of Canada*	10% to 12.5%
Edge Mutual	12.5%	Sovereign General Insurance Company*	7.5% to 12.5%
Elite Insurance Company	12.5%	Travelers Canada*	10% to 12.5%
Facility Association**	7% to 11%	Trillium Mutual Ins. Co.*	7.5% to 12.5%
Gore Mutual Insurance Company*	10% to 12.5%	Unica Insurance*	10% to 12.5%
Heartland Farm Mutual Inc.*	10% to 12.5%	Wawanesa Insurance*	7.5% to 12.5%
Intact Insurance Company*	7.5% to 12.5%	Zurich Insurance Company Ltd*	7.5% to 12.5%
Lambton Mutual Insurance Co.	10% to 12.5%		

\*\*capped at \$370 for Private Passenger Automobiles, Certain Commercial Classes

In our business we need not only strong relationships with our clients, but also strong relationships with established insurers. To ensure that we continue to have access to financially strong, reliable, and stable insurance markets, we work with each to provide the type of business they desire. The Insurers noted above with an asterisk recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission depends on one or more of the following: 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 (Profit) Commission, please go to the individual company's website.

We have received financial assistance from insurance companies over the years to help us achieve certain goals. Currently, Definity Financial Corp. has a majority equity position 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 policy. If you have any questions regarding this or any other aspect of your insurance, please contact us.

