



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 **Property and Liability (Casualty)** Insurers that we represent below and have included the range of compensation each provides as a percentage of your overall premium.

AIG Canada	10% to 20%	Lambton Mutual Insurance Company	15% to 20%
ARAG Legal Solutions Inc.	17.5%	Northbridge General Insurance Corp.*	10% to 20%
Aviva Canada Inc.*	7% to 27.5%	Nova Mutual Insurance Company*	15% to 20%
AXA XL Insurance	20%	Novex Insurance Company*	20%
	12.5% to		
AXIS Reinsurance Company	20%	Old Republic Ins. Company of Canada	10%
Axiom Mutual Insurance Co.*	20%	Optimum Insurance Company	20%
	15% to		
Berkley Insurance Company	22.5%	Sovereign General Insurance Company*	15% to 22%
Boiler Inspection & Insurance Company	15% to 20%	Travelers Canada*	10% to 25%
Definity (Economical) Insurance Co.*	15% to 25%	Trillium Mutual Ins. Co.*	15% to 20%
Ecclesiastical Insurance Office PLC	10% to 20%	Unica Insurance*	15% to 20%
Echelon Insurance	20%	Wawanesa Insurance*	20%
		Westminster Mutual Insurance	
Edge Mutual Insurance Company	20%	Company	15% to 25%
Elite Insurance Company	20%	Wynward Insurance Group*	15% to 20%
Gore Mutual Insurance Company*	15% to 20%	Zurich Insurance Company Ltd*	10% to 20%
Heartland Farm Mutual Inc.*	20%	OTHER: _____	_____ %
Intact Insurance Company*	10% to 20%		

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.



