



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.

Aviva Canada Inc.*	15% to 20%	Northbridge General Insurance Corp.*	15% to 20%
Axiom Mutual Insurance Co.*	20%	Nova Mutual Insurance Company*	15% to 20%
Coachman	20%	Optimum General Insurance Company	20%
Commonwell Mutual Insurance Co.*	20%	Royal & Sun Alliance Ins. Co. of Canada*	15% to 20%
Definity (Economical) Insurance*	20%	SGI Canada	20%
Edge Mutual Insurance Company	20%	Travelers Canada*	15% to 20%
Gore Mutual Insurance Company	15% to 20%	Trillium Mutual Insurance Company	15% to 20%
Heartland Farm Mutual Inc.*	12.5% to 20%	Unica Insurance Company	15% to 20%
Intact Insurance Company	12.5% to 20%	Wawanesa Insurance Company	20%
Lambton Mutual Insurance Company	15% to 20%	Westminster Mutual Insurance Company	20%
Max Canada Insurance Company	15% 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.

