

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 advocates – 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 the Insurers that we represent. We have included the range of compensation each provides as a percentage of your overall premium.

Personal Lines Property:

COMPANY	PERCENTAGE	COMPANY	PERCENTAGE
Aviva *	15-20%	Commonwell Mutual *	20%
Economical/ Definity *	20%	Intact *	20%
CAA Insurance Company *	20%	Pembridge *	20%

Personal Lines Auto:

COMPANY	PERCENTAGE	COMPANY	PERCENTAGE
Aviva *	10–12.5%	Commonwell Mutual *	12.5%
Economical/Definity *	12.5%	Intact *	12.5%
Facility (Nordic)	11%	Jevco	5-12.5%
CAA Insurance Company *	12.5%	Pembridge/Pafco *	12.5%

Commercial Lines Property:

Aviva *	up to 20%
Economical/Definity *	up to 20%
Intact *	up to 20%
Commonwell Mutual *	up to 20%
Forward Insurance	up to 20%
April Canada	up to 20%
Premier Group	up to 20%
Special Risks	up to 20%
Totten Insurance	up to 20%
PAL Canada	up to 20%
SUM	up to 20%
Apollo Insurance	up to 20%
Victor Insurance	up to 20%

Commercial Lines Auto:

Aviva *	up to 12.5%
Economical/Definity	up to 12.5%
Intact *	up to 12.5%
Commonwell Mutual *	up to 12.5%

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) contract. Payment of this 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.

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