

## Our Broker Compensation

### To Our Customers:

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 include 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 the **Commercial Automobile** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

- > Travelers 12.5%\*
- > Echelon General 12.5%- 13.5%\*
- > Economical Mutual 7.5% to 12.5%\*
- > Facility (Royal & Sun Alliance) 12.5%
- > Facility Long Haul Capped at \$250.
- > Gore Mutual 12.5%\*
- > Northbridge 10-12.5% \*
- > Ayr Mutual 12.5%\*
- > Peel Mutual 12.5%\*
- > Halwell 12.5% \*
- > Wawanesa 12.5%\*
- > Frank Cowan 5-12.5%
- > AON 5-12.5%
- > Coachman 5-12.5%\*
- > Intact Insurance 10% to 12.5%\*
- > Howick Mutual 12.5%\*
- > Germania Mutual 10% to 12.5%\*
- > Aviva 7.5% to 17.5%\*
- > Trillium Mutual 10% to 12.5%\*
- > Western General 12.5%\*
- > Heartland Farm Mutual 12.5% \*
- > The Guarantee 12.5%\*
- > Edge Mutual 8%\*
- > Unica 12.5%\*
- > Southwestern Group 5-12.5%
- > JLT 5-12.5%
- > Markell 10%

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 the quality insurers, we work with each to provide the type of business they desire. The insurers with an asterisk (\*) noted above recognize our effort through a Contingent (Profit) Commission 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 policy. If you have any questions regarding this or any other aspect of your insurance please contact us.

Our disclosure commitments are made in the best interest of consumers. We encourage you to also consult the commitments made by the insurance industry and individual companies by consulting their websites or other available information.