



## STATEMENT OF BROKERAGE SERVICES AND COMPENSATION

Thank you for your business. 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 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 insurance providers we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

### **Aviva Canada Inc.**

Personal and Commercial Auto - 7.5% to 15%  
Personal Property and Commercial Property/Boiler/Liability - 15% to 25%

### **AXA Insurance**

Personal - 7.5% to 15%  
Personal Property - 15% to 25%

### **Chubb Insurance Company\***

Personal and Commercial Auto - 7.5% to 12.5%  
Personal Property - 20%  
Commercial Property/Boiler/Liability - 15% to 20%

### **Dominion of Canada General Insurance\***

Personal and Commercial Auto - 7.5% to 12.5%  
Personal Property and Commercial Property/Boiler/Liability - 20%

### **Ecclesiastical Insurance Company**

Commercial Property/Boiler/Liability - 12.5% to 20%

### **Facility Association (Royal)**

Personal and Commercial Auto - 7.5% to 10%  
Personal Property - 20%

### **Intact Insurance Company\***

Personal and Commercial Auto - 7.5% to 12.5%  
Personal Property - 20%  
Commercial Property/Boiler/Liability - 15% to 20%

### **Jevco Insurance Company**

Personal Auto - 5 to 10%

### **Perth Insurance Company**

Personal and Commercial Auto - 7.5% to 17.5%  
Personal Property and Commercial Property/Boiler/Liability - 15% to 25%

### **Royal & SunAlliance Insurance\***

Personal and Commercial Auto - 7.5% to 12.5%  
Personal Property - 20%  
Commercial Property/Boiler/Liability - 15% to 20%

### **Travelers\***

Personal and Commercial Auto - 7.5% to 12.5%  
Personal Property and Commercial Property/Boiler/Liability - 20%

### **Western General Mutual Insurance**

Personal Auto - 7.5% to 14%  
Personal Property - 20%

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 Commission contract. Payment of this Contingent Commission depends on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the Insurer. Contingent Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

The Commission percentage is paid annually for both new business and renewals. Should there be an increase in the commission schedule we receive from your insurance, or any other material change that affects compensation arrangements, we will notify you, as we have in the past.