



**RE: 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 and have included the range of compensation each provides as a percentage of your overall premium.

Company	Commission Range		Company	Commission Range	
	Auto	Property		Auto	Property
Aviva	10-12.5%	20%	Kent& Essex Mutual	12.5	20%
Chieftain/Travelers	10-12.5%	20%	Royal & Sun Facility	\$155/ \$310	
Dominion/Travelers	10-12.5%	20%	Pembridge/Pafco	10-12.5%	20%
Economical	10-12.5%	20%	Totten Group	n/a	17.5
Gore Mutual	10-12.5%	20%	GroupOne Insurance	n/a	15%
Intact Insurance	10-12.5%	20%	Encon Insurance	n/a	15%
Intact – Jevco	5-12.5%		Hagerty Insurance	12.5%	n/a
Perth	10-12.5%	20%	Premier Marine	n/a	15%

**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. Some of the insurers above recognize our efforts 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 new business policy. If you have any questions regarding this or any other aspect of your insurance, please contact us.