

**Broker Disclosure** \_\_\_\_\_

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 advocate, using our professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, below is a list of Insurers we represent including the range of compensation each provides as a percentage of your overall premium.

Aviva	7.5% - 22.0%
Chesterfield	12.5%
Dominion of Canada	10.0% - 20.0%
Economical Insurance Group	10.0% - 20.0%
Elite	12.5% - 20.0%
Glengarry Mutual	12.5% - 20.0%
Intact Insurance Company	10.0% - 20.0%
Jevco	5.0% - 15%
Pembridge / Pafco Insurance Company	12.5% - 20.0%
Perth Insurance Company	10.0% - 20.0%
Premier Marine	15.0%
Royal & Sun Alliance Insurance Company	7.5% - 10.0%
Wawanesa Insurance	7.5% - 20.0%
Western General Insurance	10.0% - 20.0%

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.