

## 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 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 Personal Lines Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

- AXA Canada\* – Automobile 10% to 12.5%, Property 20%
- Facility\*\* (Nordique & Royal) – Automobile 10% to 12.5%
- Intact\* – Automobile 10%-12.5%, Property 20%
- Lombard Canada\* – Automobile 10%-12.5%, Property 20%
- Wawanesa Mutual\* – Automobile 10%-12.5%, Property 20%
- Pafco – Automobile 10%-12.5%
- Kingsway General – Automobile 5%-12.5%, Property 20%
- Premier Marine – Property 15%
- Jevco – Automobile 12.5%-15%

\*\*commission is capped at \$250.00

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 may recognize our efforts through a Contingent (Profit) Commission contract. Payment under this contract is dependent upon a combination of years of service, profitability, growth, size and retention. It is by no means a guaranteed payment. For detailed information on Contingent Commission, please go to the individual company's website.

Equisure Financial Network Inc. an affiliate of Intact Insurance has a direct ownership interest in our brokerage. Equisure and Intact Insurance have provided interest-bearing financing at market rates to our brokerage.

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.