

Brokerage Compensation Disclosure

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. Below are the insurers that we represent and the range of compensation each provides as a percentage of the overall premium.

Personal and Commercial Lines-Automobile and Property Insurance

The following are the ranges of commission provided by the insurers listed.

Economical Insurance: 10%-20%

Aviva Insurance: 10%-20%

Chubb Insurance: 12.5%-15%

Gore Mutual Insurance: 10%-20%

Portage Mutual Insurance: 10%-20%

Intact Insurance: 12.5%-20%

Elite Insurance: 12.5%-20%

Pembridge Insurance: 12.5%-20%

Dufferin Mutual Insurance: 12.5%-20%

This commission 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.

Any of the above insurers may pay our brokerage a Contingent Profit Commission or Profit Sharing. Payment of this Contingent Commission may depend on a combination of growth, profitability, volume, mix of business, retention and increase services that we provide on behalf of the insurer. Contingent Commission is not guaranteed and is not tied to any single account.