



Broker Compensation

Thank you for your business. As your Independent Insurance Broker, we arrange insurance coverage and provide 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. Commission schedules for the various types of insurance are listed on each insurance company's website or if you would like detailed information on an individual policy, please contact our office. For your benefit, we have listed below the insurance companies that we represent for both personal lines and commercial business.

- Aviva* - 8.5-20%
- CAA Insurance* - 12.5-20%
- Elite - 8.5-20%
- Gore Mutual* - 10-20%
- Hamilton Township Mutual* - 12.5-20%
- Intact Insurance* - 12.5-20%
- Royal and Sun Alliance (facility)** - 6-11%
- The Commonwell Mutual* - 12.5-20%
- Wawanesa* - 7.5-20%
- Specialty Companies: Jevco, Premier Marine, Encon, etc. - 5%-20%

**commission is capped at \$250

In order for us to maintain strong relationships with quality insurance companies, we work with each one to provide them with the business they prefer. The insurers with an asterisk noted above recognize our efforts through a Contingent Commission Contract. Payment of this Contingent 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 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 our office.

InsureMyTools.ca