



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 represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below the Insurers that we represent (directly and indirectly) and have included the range of compensation each provides as a percentage of your overall premium.

Commission Breakdown:

Insurer	Commission
ABEX Affiliated Broker Exchange	15-17.5%
Affiliated FM Insurance Company	15%
AFN Insurance Brokers Inc.	15%
Agile Underwriting Solutions	15%
AIG Insurance Company of Canada	15%
Alesco	15%
Allianz Global	10%-20%
Allied World Assurance Company Holdings	10%
AllSport Insurance Marketing Ltd.	15%
AM Fredericks Underwriting Management Ltd.	15%
Apollo Insurance Solutions Ltd.	15%-25%
APRIL Canada Inc.	15%
ARAG Legal Solutions Inc.	20%
Arch Insurance (Canada)	20%
Ascent Underwriting LLP	22%
Aurora Underwriting Services	15%
Aviva Insurance Company of Canada	12.5% to 30%
AVRO Insurance Managers Ltd.	15%
AXA XL	15%-20%
AXIS PRO Canada	15%

Insurer	Commission
Beacon Underwriting Ltd.	15%-20%
Beazley Canada Ltd.	15-22.5
Beck Glass (2012) Ltd.	20-37%
Berkley Canada	15%
BI&I	20%
BMS Group Ltd.	16.50%
Boiler Inspection & Insurance	20%
Boxx Insurance Inc.	15%-17.5%
Brokerlink Inc.	16%
Burns & Wilcox Canada	15%
Cambrian Special Risks	15%
Canada Worldwide Brokers Ltd.	15%
Canadian Aviation Insurance	10%
Canadian Northern Shield	20%
Cansure	15%-20%
CFC Underwriting Ltd.	15%
Chubb Insurance Company	10%-25%
Chutter Underwriting Services	15%-20%
CNA	15%-25%
Coast Underwriters Ltd.	12.5%-20%
Colwood Insurance Services	15%

Commission percentage is paid annually for both new business and renewals.



Insurer	Commission
Cowan Insurance Group	15%
Definity Insurance Company	12.5%-20%
Dominion of Canada General	20%
Eagle Underwriting Agency Group	15%
EasyCover	17.50%
Ecclesiastical Insurance	17.50%
Echelon Insurance	20%
Elite Insurance Company	20%
Everest Insurance Company of Canada	20%
Evolution Insurance Inc.	15%
Excess Underwriting	15%
Family Insurance	20%
Fenn & Fenn Insurance Practice Inc.	7.5%-12.5%
FM Global	15%
Fortress Insurance Company	20%
Game Day Risk Services	15%
Global Aerospace Underwriting	15%
GMS Insurance	20%-35%
Gore Mutual Insurance Company	20%
Great American Insurance Co.	15%-30%
Hagerty Canada LLC	12.5%-15%
Harlock Murray Underwriting Ltd.	10%-15%
Hartford Canada	15%
HDI Global Specialty SE	15%
Hill Financial Corporation	30%
HUB International	10%
i3 Underwriting Managers Inc.	15%
Industrial Alliance Insurance	15%-20%
Intact Insurance	12.5%-30%
Intact Public Entities (Frank Cowan Company)	10%-15%
Jevco Insurance Company	5%-12.5%
K & K Insurance Group, Inc.	10%
Liberty Mutual Insurance Company	10%-30%
Linx Underwriting Solutions	17.50%
Lions Gate Underwriting	15%
Markel Canada Limited	10%-20%
Millenium Insurance Corp.	15%
Milnco Insurance Inc.	15%
Monarch Insurance Brokers Ltd.	15%
Morgex Insurance-Hole In One	10%

Insurer	Commission
Newline Canada Insurance Limited	15%
Next Wave Insurance Canada	15%
Northbridge General Insurance Corporation	12.5%-30%
O2 Insurance Services Inc.	15%
Oceanic Underwriters Ltd.	15%
Optimum West Insurance Company	20%
Optisure Underwriting Services	15%
Oxford Insurance Brokers Ltd.	10%
Pacific General Underwriting Management Ltd.	15%
Pacific Marine Underwriting	15%
PAL Insurance Brokers	20%
Peace Hills Insurance	12.5%-20%
Plus Underwriting Managers Ltd.	10%
Portage Mutual	20%
Portage Mutual Insurance Company	20%
Premier Canada Assurance Managers Ltd.	15-17.5%
ProRisk Underwriting	15%
QBE Services Inc.	20%
Raise Underwriting Ltd.	15%
Risk-Can Underwriting Managers	15%
Royal & Sun Alliance	20%
Saskatchewan Mutual	20%
SGI CANADA Insurance Services	20%
Signature Risk Partners Inc.	10%-15%
South Western Insurance Group	12.5%-25%
Special Risk Insurance Managers Ltd.	15%-30%
Spitfire Underwriting	15%
Sports & Fitness Insurance Canada	15%-25%
SSQ Insurance Company	15%-25%
Starr Technical Risks	15%
StoneRidge Insurance Brokers	10%
Strategic Underwriting	15%
Technology Insurance Company Inc.	31%
Temple Insurance Company	15%
The Guarantee Company of North America	20%-30%
The Mutual Fire Insurance Company	20%
The Sovereign General Insurance Company	12.5%-30%
The Totten Insurance Group	12.5%-15%

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Insurer	Commission
Trans Canada Insurance Marketing Inc.	15%
Travelers Canada	20%-30%
Trinity Underwriting	15%
Trisura Guarantee Insurance Company	20%-30%
TruStar Underwriting Inc.	15%
TSW Management Services Ltd.	12.50%
TuGo Travel Insurance	15%-40%
Ufans Insurance Services	10%
Unique Risks Ltd.	15%
Universal Underwriting Managers Ltd.	15%
Victor Canada	10%
Wawanesa Mutual Insurance Company	12.5%-20%
Western Underwriting Managers Ltd.	15%
Westport Insurance Corporation	15%
Wynward Insurance Group	20%
Xpert Underwriting Inc.	15%
Zurich Insurance Company Ltd	15%-30%

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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 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 has made a Consumer Code of Rights and Responsibilities available on their website for your information. In some cases, the Insurer will automatically forward this information to you with your insurance policy. If you have any questions regarding this or any other aspect of your insurance, please contact us.

CapriCMW Insurance Services Ltd.

15221 Yonge Street
 Aurora, ON L4G 1L8
 905-841-8200