







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 Affliliated 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	20%
Canada*	
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	10%-15%
Company)	
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%
Newline Canada Insurance Limited	15%

Insurer Commission Next Wave Insurance Canada 15% Northbridge General Insurance 12.5%-30% Corporation* 15% O2 Insurance Services Inc. 15% Optimum West Insurance Company* 20% Optisure Underwriters Ltd. 15% Oxford Insurance Brokers Ltd. 10% Pacific General Underwriting 15% 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 15-17.5% Managers Ltd. 15% Risk-Can Underwriting 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 Company 15%-25% Sports & Fitness Insurance Company 15%-25% Start Technical Risks 15% StoneRidge Insurance Drokers 10% Strategic Underwriting 15% Technology Insurance Company 15%-25% Strategic Underwriting 15% Technology Insurance Company 15%-25% Strategic Underwriting 15% Technology Insurance Company 15%-25% The Guarantee Company 15%-17%-30% The Guarantee Company 15%-17%-30% The Guarantee Company 15%-17%-30% The Sovereign General Insurance Company* The Totten Insurance Company* The Totten Insurance Group 12.5%-30% The Totten Insurance Company The Sovereign General Insurance Company* The Totten Insurance Group 12.5%-30%		
Northbridge General Insurance Corporation* Oz Insurance Services Inc. Ozeanic Underwriters Ltd. Optimum West Insurance Company* Optisure Underwriting Services Oxford Insurance Brokers Ltd. Pacific General Underwriting Management Ltd. Pacific Marine Underwriting PAL Insurance Brokers Peace Hills Insurance* Plus Underwriting Managers Ltd. Portage Mutual P Portage Mutual Insurance Company* Premier Canada Assurance Managers Ltd. ProRisk Underwriting QBE Services Inc. Raise Underwriting Managers Royal & Sun Alliance* Saskatchewan Mutual 20% Sal CANADA Insurance Services* Signature Risk Partners Inc. South Western Insurance Group Special Risk Insurance Managers Ltd. Spitfire Underwriting 15% Sports & Fitness Insurance Anagers Ltd. Sports & Fitness Insurance Company Start Technical Risks StoneRidge Insurance Company 15% Startaegic Underwriting 15% Startaec Company 15% Startaec Company The Guarantee Company 15% The Mutual Fire Insurance Company* The Mutual Fire Insurance Company The Sovereign General Insurance Company* 12.5%-30% The Sovereign General Insurance Company*	Insurer	Commission
Corporation* O2 Insurance Services Inc. Oceanic Underwriters Ltd. Optimum West Insurance Company* Optisure Underwriting Services Oxford Insurance Brokers Ltd. Pacific General Underwriting 15% Pacific General Underwriting 15% PAL Insurance Brokers Peace Hills Insurance* Portage Mutual* Portage Mutual* Portage Mutual Insurance Company* Premier Canada Assurance Managers Ltd. ProRisk Underwriting 15% QBE Services Inc. Raise Underwriting Managers Saskatchewan Mutual 20% Saskatchewan Mutual 20% Saskatchewan Mutual 20% Signature Risk Partners Inc. South Western Insurance Group Special Risk Insurance Managers Ltd. Sports & Fitness Insurance Canada SSQ Insurance Company 15% Sy Insurance Company 15% Start Technical Risks 15% Start Technical Risks 15% Start Technical Risks 15% Technology Insurance Company 15% The Guarantee Company 15% The Guarantee Company The Sovereign General Insurance Company*	Next Wave Insurance Canada	15%
Oceanic Underwriters Ltd. 15% Optimum West Insurance Company* 20% Optisure Underwriting Services 15% Oxford Insurance Brokers Ltd. 10% Pacific General Underwriting 15% Management Ltd. Pacific Marine Underwriting 15% PAL Insurance Brokers 20% Peace Hills Insurance* 12.5%-20% Plus Underwriting Managers Ltd. 10% Portage Mutual* 20% Premier Canada Assurance 15-17.5% Managers Ltd. ProRisk Underwriting 15% QBE Services Inc. 20% Raise 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% SSQ Insurance Company 15%-25% Start Technical Risks 15% StoneRidge Insurance Brokers 10% Strategic Underwriting 15% Technology Insurance Company 15%-25% Strategic Underwriting 15% Technology Insurance Company 15%-30% The Guarantee Company of North 20%-30% The Guarantee Company of North 20%-30% The Sovereign General Insurance Company* The Sovereign General Insurance Company	O .	12.5%-30%
Optimum West Insurance Company* Optisure Underwriting Services Oxford Insurance Brokers Ltd. 10% Pacific General Underwriting Management Ltd. Pacific Marine Underwriting Management Ltd. Pacific Marine Underwriting PAL Insurance Brokers 20% Peace Hills Insurance* 12.5%-20% Plus Underwriting Managers Ltd. Portage Mutual* Portage Mutual Insurance Company* Premier Canada Assurance Managers Ltd. ProRisk Underwriting 15% QBE Services Inc. 20% Raise Underwriting Managers Royal & Sun Alliance* Saskatchewan Mutual SGI CANADA Insurance Services* Signature Risk Partners Inc. South Western Insurance Group Spitfire Underwriting 15% Sports & Fitness Insurance Canada Sylnsurance Company 15%-25% SsQ Insurance Company 15%-25% Start Technical Risks 15% StoneRidge Insurance Brokers 10% Temple Insurance Company 15%-30% The Guarantee Company of North America* The Mutual Fire Insurance Company* The Sovereign General Insurance Company*	O2 Insurance Services Inc.	15%
Optisure Underwriting Services Oxford Insurance Brokers Ltd. Pacific General Underwriting Management Ltd. Pacific Marine Underwriting PAL Insurance Brokers Peace Hills Insurance* 12.5%-20% Peace Hills Insurance* 12.5%-20% Plus Underwriting Managers Ltd. Portage Mutual* 20% Portage Mutual Insurance Company* Premier Canada Assurance Managers Ltd. ProRisk Underwriting 15% QBE Services Inc. 20% Raise Underwriting Ltd. Risk-Can Underwriting Managers Saskatchewan Mutual SGI CANADA Insurance Services* Signature Risk Partners Inc. South Western Insurance Group Special Risk Insurance Managers Ltd. 15% Sports & Fitness Insurance Canada 15%-25% Special Risk Insurance Managers Ltd. 15% Starr Technical Risks 15% Starr Technical Risks 15% Starr Technical Risks 15% Strategic Underwriting 15% Technology Insurance Company 15% Temple Insurance Company 15% The Guarantee Company of North America* The Mutual Fire Insurance Company* The Sovereign General Insurance Company*	Oceanic Underwriters Ltd.	15%
Oxford Insurance Brokers Ltd. 10% Pacific General Underwriting 15% Management Ltd. 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 15-17.5% Managers Ltd. 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% Spiffire Underwriting 15% Sports & Fitness Insurance Canada 15%-25% SSQ Insurance Company 15%-25% SSQ Insurance Company 15%-25% Start Technical Risks 15% Startegic Underwriting 15% Trechnology Insurance Company 15% Treple Insurance Company 15% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* The Sovereign General Insurance Company The Sovereign General Insurance Company*	Optimum West Insurance Company*	20%
Pacific General Underwriting Management Ltd. Pacific Marine Underwriting PAL Insurance Brokers Peace Hills Insurance* 12.5%-20% Plus Underwriting Managers Ltd. Portage Mutual* Portage Mutual Insurance Company* Premier Canada Assurance Managers Ltd. ProRisk Underwriting 15% QBE Services Inc. Raise Underwriting Managers Royal & Sun Alliance* 20% Saskatchewan Mutual SGI CANADA Insurance Services* Signature Risk Partners Inc. South Western Insurance Managers Ltd. Spitfire Underwriting Sports & Fitness Insurance Canada SSQ Insurance Company Starr Technical Risks StoneRidge Insurance Brokers Strategic Underwriting 15% Temple Insurance Company The Guarantee Company of North America* The Mutual Fire Insurance Company The Sovereign General Insurance Company* 12.5%-30% Tespecial Risk Insurance Company The Sovereign General Insurance Company* The Sovereign General Insurance Company	Optisure Underwriting Services	15%
Management Ltd. Pacific Marine Underwriting PAL Insurance Brokers 20% Peace Hills Insurance* 12.5%-20% Plus Underwriting Managers Ltd. Portage Mutual* 20% Portage Mutual Insurance Company* Premier Canada Assurance Managers Ltd. ProRisk Underwriting 15% QBE Services Inc. 20% Raise Underwriting Ltd. Risk-Can Underwriting Managers Saskatchewan Mutual 20% Saskatchewan Mutual 20% Signature Risk Partners Inc. 10%-15% South Western Insurance Group Special Risk Insurance Managers Ltd. 15% Sports & Fitness Insurance Canada 15%-25% Sports & Fitness Insurance Canada 15%-25% Starr Technical Risks 15% StoneRidge Insurance Company Technology Insurance Company The Guarantee Company of North America* The Mutual Fire Insurance Company* The Sovereign General Insurance Company* 12.5%-30% Company*	Oxford Insurance Brokers Ltd.	10%
PAL Insurance Brokers 20% Peace Hills Insurance* 12.5%-20% Plus Underwriting Managers Ltd. 10% Portage Mutual* 20% Premier Canada Assurance insurance Company* 20% Premier Canada Assurance insurance Ins	· ·	15%
Peace Hills Insurance* Plus Underwriting Managers Ltd. Portage Mutual* Portage Mutual Insurance Company* Portage Mutual Insurance Company* Premier Canada Assurance Managers Ltd. ProRisk Underwriting 15% QBE Services Inc. 20% Raise Underwriting Ltd. Risk-Can Underwriting Managers 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%-25% 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. Temple Insurance Company The Guarantee Company of North America* The Mutual Fire Insurance Company* The Sovereign General Insurance Company*	Pacific Marine Underwriting	15%
Plus Underwriting Managers Ltd. 10% Portage Mutual Insurance Company* 20% Premier Canada Assurance 15-17.5% Managers Ltd. ProRisk Underwriting 15% QBE Services Inc. 20% Raise 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% Spiffire 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 15%-30% Temple Insurance Company 15%-30% Temple Insurance Company 15%-30% Temple Insurance Company 15%-30% The Guarantee Company 15%-30% The Guarantee Company 15%-30% The Mutual Fire Insurance Company* The Sovereign General Insurance 12.5%-30% Company*	PAL Insurance Brokers	20%
Portage Mutual Insurance Company* 20% Premier Canada Assurance 15-17.5% Managers Ltd. 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% Trechnology Insurance Company Inc. 31% Temple Insurance Company 15% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	Peace Hills Insurance*	12.5%-20%
Portage Mutual Insurance Company* 20% Premier Canada Assurance 15-17.5% Managers Ltd. ProRisk Underwriting 15% QBE Services Inc. 20% Raise 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% Strategic Underwriting 15% Technology Insurance Company Inc. 31% Temple Insurance Company 15%-30% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* The Sovereign General Insurance Company* The Sovereign General Insurance Company*	Plus Underwriting Managers Ltd.	10%
Premier Canada Assurance Managers Ltd. ProRisk Underwriting QBE Services Inc. Raise Underwriting Ltd. Risk-Can Underwriting Managers Royal & Sun Alliance* Saskatchewan Mutual SGI CANADA Insurance Services* Signature Risk Partners Inc. South Western Insurance Group Special Risk Insurance Managers Ltd. Spitfire Underwriting Sports & Fitness Insurance Canada SSQ Insurance Company Starr Technical Risks StoneRidge Insurance Brokers Technology Insurance Company The Guarantee Company of North America* The Mutual Fire Insurance Company* Towo Company* 15%-30% 15%-30% 15%-30% 15%-30% 15%-30% 15%-30% 15%-30% 12.5%-30% 12.5%-30% 12.5%-30% 12.5%-30% 12.5%-30% 12.5%-30% 12.5%-30%	Portage Mutual*	20%
Managers Ltd. 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%-30% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	Portage Mutual Insurance Company*	20%
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%-30% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*		15-17.5%
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 15%- Temple Insurance Company 15%- Temple Insurance Company 15% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	ProRisk Underwriting	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%-25% 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%-30% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	QBE Services Inc.	20%
Royal & Sun Alliance* Saskatchewan Mutual 20% SGI CANADA Insurance Services* Signature Risk Partners Inc. 10%-15% South Western Insurance Group Special Risk Insurance Managers Ltd. Spitfire Underwriting 15%-30% 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. Temple Insurance Company 15% The Guarantee Company of North America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	Raise Underwriting Ltd.	15%
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%-30% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	Risk-Can Underwriting Managers	15%
SGI CANADA Insurance Services* Signature Risk Partners Inc. 10%-15% South Western Insurance Group 12.5%-25% Special Risk Insurance Managers Ltd. Spitfire Underwriting 15% Sports & Fitness Insurance Canada SSQ Insurance Company 15%-25% Starr Technical Risks 15% StoneRidge Insurance Brokers 10% Strategic Underwriting 15% Technology Insurance Company Inc. Temple Insurance Company 15% The Guarantee Company of North America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	Royal & Sun Alliance*	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 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	Saskatchewan Mutual	20%
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 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	SGI CANADA Insurance Services*	20%
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 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	Signature Risk Partners Inc.	10%-15%
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 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	South Western Insurance Group	12.5%-25%
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 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	Special Risk Insurance Managers Ltd.	15%-30%
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 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	Spitfire Underwriting	15%
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 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	Sports & Fitness Insurance Canada	15%-25%
StoneRidge Insurance Brokers 10% Strategic Underwriting 15% Technology Insurance Company Inc. 31% Temple Insurance Company 15% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	SSQ Insurance Company	15%-25%
Strategic Underwriting 15% Technology Insurance Company Inc. 31% Temple Insurance Company 15% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	Starr Technical Risks	15%
Technology Insurance Company Inc. 31% Temple Insurance Company 15% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	StoneRidge Insurance Brokers	10%
Temple Insurance Company 15% The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	Strategic Underwriting	15%
The Guarantee Company of North 20%-30% America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	Technology Insurance Company Inc.	31%
America* The Mutual Fire Insurance Company* 20% The Sovereign General Insurance Company*	Temple Insurance Company	15%
The Mutual Fire Insurance Company* 20% The Sovereign General Insurance 12.5%-30% Company*	The Guarantee Company of North	20%-30%
The Sovereign General Insurance 12.5%-30% Company*		
Company*		
The Totten Insurance Group 12.5%-15%	. •	12.5%-30%
	The Totten Insurance Group	12.5%-15%

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



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%

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 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