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 brokers.ca

### OUR BROKER COMPENSATION

Thank you for your business. As your Independent Insurance Broker, we purchase available, affordable, and understandable insurance products and services on your behalf. Our role is to provide you with the best insurance value that combines coverage, service, and price. We also provide personalized, quality service, including 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 the Automobile and Property (both Personal Lines and Commercial Lines) insurers we represent. The commission percentages are paid annually for both new business and renewal business. For the Personal Lines and Commercial Lines insurers that we represent, the commission percentages are paid annually for both new business and renewal business.

COMPANIES REPRESENTED	COMMISSIONS
Ayr Mutual	10% to 20%
Berkley Canada	20% - 22.5%
Intact Insurance Company of Canada and Subsidiaries*	12.5% - 20%
MGA's (Managing General Agents) Including i3, SRIM, Forward, Cansure	15% - 20%
The Nordic Insurance Company (Facility)	Capped at \$370 maximum
Travelers Insurance Company*	7.5% - 20%
Unica Insurance Inc.*	7.5% - 25%
Northbridge Insurance	7.5% - 20%

The following fees also apply ; RMT & Yoga \$25 Individual Beauty \$25 Beauty Salons \$50-\$100

Other miscellaneous fees may apply but will be disclosed at time of quoting and are subject to change with out notice

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.

For us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The Insurer with a noted asterisk recognizes our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission depends on growth, profitability (loss ratio), volume, retention, and increased services we provide for the Insurers. Contingent (Profit) Commission is not guaranteed. For detailed information on the Contingent Profit please see the individual company's website.

Our brokerage is not owned in whole or in part, nor subject to any loan agreements by any insurer that we do business with.

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 questions about this or any other aspect of your insurance, please contact us.

Respectfully yours,  
 David Stark, President  
 Advantage Insurance Brokers Canada Inc.