

## **Our Broker Compensation**

Thank you for your business. As your Independent Insurance Broker, we purchase products and services on your behalf that are available, affordable and understandable.

Our role is to provide you with the best insurance value for your money 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. For your benefit, we have listed the insurers that we represent on the following page and have included the range of compensation each provides as a percentage of your overall premium.

This commission percentage is paid annually for both new business and renewals. Should there be a change 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 noted with an asterisk recognize our efforts through a Contingent (Profit) Commission contract. The 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. This may include sales incentives.

We also have specific insurance programs written exclusively with one insurer in which we have entered into an exclusive contract. We will advise you if you are being considered for one of these insurance programs.

Our disclosure commitments are made in the best interest of consumers. We encourage you to also consult the commitments made by the insurance industry and individual companies by consulting their websites or other available information.

Thank you for choosing Jones DesLauriers Insurance Management Inc.

## Commercial Insurers

\* Indicates Insurers with whom Jones DesLauriers Insurance Management Inc. has a Contingent Profit Commission agreement

Insurer	Commission %	Insurer	Commission %
Affiliated FM Insurance Co	0 – 15	Global British Aviation Insurance Co.	0 – 10
AIG Insurance Canada	0 – 15	Gore Mutual *	0 – 20
AIM Underwriting Ltd	0 – 15	Grain Insurance	0 – 20
Allianz Insurance Company	0 – 15	Great American *	0 – 20
AM Fredericks Underwriting	0 – 12.5	GroupOne Underwriters	0 – 25
Arch Insurance	0 – 20	Guarantee Company of N.A. *	0 – 24
April Canada Inc	0 – 15	Guarantee Co – Surety *	0 – 30
Atlantic Marine Underwriters	0 – 15	Intact Insurance *	0 – 20
Aviva Canada *	0 – 20	Intact Insurance - Surety*	0 – 35
Aviva Canada – Surety *	0 – 30	Interstate Motor Carriers Agency	0 – 15
Axis (formerly Media/Professional Ins)	0 – 12.5	ING Wellington – Surety	0 – 30
Beazley Insurance Company	0 – 20	Jevco (formerly Kingsway General) *	0 – 18
Berkley Canada	0 – 20	K & K Insurance	0 – 15
Boiler Inspection & Insurance	0 – 20	Liberty International	0 – 15
Burns & Wilcox	0 – 25	Lloyds of London	0 – 20
Canadian Aircraft Insurance Co.	0 – 10	Northbridge *	0 – 20
Chess Surplus	0 – 15	Old Republic Insurance Company	0 – 20
Chubb Insurance *	10 – 20	PAL Insurance	0 – 20
Chubb Insurance – Surety	0 – 30	Premier Marine	0 – 20
CNA Insurance *	0 – 20	Risk Placement Services	0 – 10
CNA Insurance - Surety	0 – 27.5	Royal-Sun Alliance Insurance *	0 – 20
Coachman Insurance	0 - 15	Royal-Sun Alliance Insurance - Surety *	0 – 30
Coast Underwriters	0 – 20	South Western Group	0 – 15
Commerce & Industry	0 – 15	Sovereign General *	0 – 20
Commonwealth Insurance *	0 – 15	Special Risk Insurance Manager	0 – 25
Commonwell Mutual ( Formerly Farmers Mutual Insurance) *	0 – 20	Totten Group	0 – 12.5
Consolidated Underwriting	0 -20	Travelers – Surety *	0 – 30
Creechurch International	0 – 15	Travelers *	0 – 25
Dominion of Canada *	0 – 20	TriPoint Insurance Underwriting	0 – 20
Dominion of Canada – Surety	0 – 25	Trisura *	0 – 20
Eagle Underwriting Group Inc.	0 – 15	Trisura – Surety *	0 – 35
Ecclesiastical Insurance	0 – 20	USLI	0 – 15
Economical Mutual Insurance *	0 – 20	Wawanesa Insurance Co *	0 – 20
Employers Reinsurance Corp.	0 – 20	Western Surety	0 – 27.5
Encon Insurance	0 – 15	XL Catlin	0 – 15
Elliott Special Risks Ltd	0 – 15	Unica Insurance *	0 – 20
Facility Association	0 - 10 / \$310 Policy Fee	Zurich insurance *	0 – 15
First Media Insurance Agency	0 – 12		