

BROKER COMPENSATION

As your independent insurance broker, The Insurance Market Insurance Brokers Ltd. purchases 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 best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your statement.

A.M. Fredericks	0 to 15%	www.amfredericks.com
AVIVA	0 to 20%	www.aviva.ca
AVIVA Insurance Company - Commercial Lines	0 to 20%	www.aviva.ca
AXA Insurance (Canada)	0 to 20%	www.axa.com
Beazley Canada Limited	0 to 15%	www.beazley.com
Boiler & Inspection Insurance	0 to 20%	www.munichre.com
Burns & Wilcox Canada	0 to 15%	www.burnsandwilcox.ca
CAN-SURE UNDERWRITING	0 to 15%	www.cansure.com
Chieftain Insurance	0 to 20%	www.travelerscanada.ca
Chubb Insurance Company	0 to 20%	www.chubb.com
Chutter Underwriting Services	0 to 15%	www.chutteruw.com
Coast Underwriters Limited	0 to 15%	www.coastunderwriters.ca
Coface Canada	0 to 10%	www.coface.ca
Eagle Underwriting Group Inc.	0 to 20%	www.eagleunderwriting.com
Ecclesiastical	0 to 20%	www.ecclesiastical.ca
Echelon General Insurance Company	0 to 12.5%	www.echeloninsurance.ca
Economical Insurance Company	0 to 20%	www.economical.com
Edge Mutual Insurance Company	0 to 12.5%	www.edgemutual.com
Elite	0 to 20%	www.aviva.ca
Encon Insurance Managers Inc.	0 to 15%	www.encon.ca
Everest Insurance Company of Canada	0 to 15%	www.everest.com
Global Aerospace U/W Managers	0 to 15%	www.global-aero.com
Great American Insurance Group	0 to 20%	www.greatamericaninsurancegroup.com
i3Underwriting Managers Inc.	0 to 15%	www.i3umderwriting.com
Intact Insurance Company*	0 to 30%	www.intact.ca
Jevco Insurance Company	0 to 12%	www.jevco.ca
Markel Canada Limited	0 to 25%	www.markelinternational.com
Merlin Underwriters Inc.	0 to 15%	www.merlinunderwriting.com
Northbridge Commercial Insurance Corporation	0 to 20%	www.nbins.com
Northbridge Personal Insurance Corporation	0 to 20%	www.nbins.com
Novex Insurance Company	0 to 12.5%	www.intact.ca
Pacific Marine Underwriting Managers Ltd.	0 to 15%	www.pacificmarine.ca
Perth Insurance	0 to 20%	www.economical.com
Premier Marine	0 to 15%	www.premiergroup.ca

Royal & Sun Alliance	0 to 15%	www.rsagroup.ca
RSA (FAC)	Commission capped at \$250.00	www.rsagroup.ca
RSA (WA)	0 to 15%	www.rsagroup.ca
Signature Risk Partners Inc.	0 to 15%	www.signaturerisk.com
South Western Group	0 to 15%	www.swgins.com
Sovereign General Insurance Company	0 to 20%	www.sovereigngeneral.com
Special Risk Insurance Managers Ltd.	0 to 15%	www.srim.ca
Sports & Fitness Insurance Canada	0 to 17.5%	www.sportsfitnesscanada.com
Strategic Underwriting Managers Inc	0 to 15%	www.suminsurance.ca
The Dominion of Canada*	0 to 20%	www.travelerscanada.ca
The Guarantee Company of NA*	0 to 27.5%	www.theguarantee.com
Totten Group	0 to 15%	www.tottengroup.com
Travelers Insurance Company of Canada*	0 to 20%	www.travelerscanada.ca
Trisura Guarantee Insurance Company*	0 to 25%	www.trisura.com
Unica Insurance*	0 to 20%	www.unicainsurance.com
Wawanesa Insurance	0 to 6.25%	www.wawanesa.com



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.

The insurers with an asterisk (*) 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/or increased services that we provide on behalf of the Insurer.

The Contingent Commission varies year-to-year and is not always guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

Our brokerage is independently owned and operated and no insurance company holds any ownership interest. Our coverage recommendations to customers are always based on the best coverage at the best price with the most appropriate insurance company.

Your insurer will also provide you with a Consumer Code of Rights and Responsibilities which will be forwarded to you with your new or renewal policy. If you have any questions regarding the compensation received by The Insurance Market for any of its insurance brokerage services, please do not hesitate to contact us.