



## Our Broker Compensation

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 best represent your individual interest.

Brokerage compensation is part of our insurance premium. For your benefit, we have listed below, Property, Commercial and Automobile Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

<i>Aviva Insurance 20%*</i>	<i>Pacific Marine 15%</i>
<i>Premier Canada 15%</i>	<i>A.M. Fredericks 5% to 15%</i>
<i>South Western Group 12.5%</i>	<i>RSA Royal Sun Alliance Insurance 20%*</i>
<i>Intact Insurance 5% to 20%*</i>	<i>Wayfarer Insurance 10%</i>
<i>The Wholesale Insurance Group 12.5%</i>	<i>Pembridge Insurance 20%*</i>
<i>U.C.A.I 10% to 12.5%</i>	<i>Unica Insurance 20%*</i>
<i>Heartland Farm Mutual 20%*</i>	<i>April Canada Inc. 10% to 15%</i>
<i>Totten Group 12.5%</i>	<i>Economical Mutual Insurance 5% to 20%*</i>
<i>Brownstone Insurance Managers 10 to 20%</i>	
<i>Yachtworks 15%</i>	
<i>Aviva Insurance 10% to 12.5%*</i>	<i>Jevco Insurance 5% to 15%</i>
<i>Unica Insurance 10% to 12.5%*</i>	<i>Heartland Farm Mutual 10% to 12.%*</i>
<i>Echelon General 10% to 15%*</i>	<i>Pafco Insurance 10% to 12.5%*</i>
<i>Intact Insurance 10% to 12.5%*</i>	<i>Pembridge Insurance 10% to 12.5%*</i>
<i>Facility** (Nordic) 7.5% to 12.5%</i>	<i>Economical Insurance 10% to 12.5%</i>
<i>RSA Royal &amp; Sun Alliance Insurance 10% to 12.5%*</i>	

\*\*Commission is capped at \$370.00

This 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 on the Insurer. Contingent (Profit) Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

Your insurer can provide you with a Consumer Code of Rights and Responsibilities.

If you have any questions regarding this or any other aspect of your insurance, please contact us.

**[www.causewayinsurance.com](http://www.causewayinsurance.com)**