



Statement of Broker Services & Compensation

Thank you for your business. As your Independent Insurance Broker, our role is to provide you with the best insurance products that combine coverage, service and price. We provide you with personalized service, expert insurance advice, ongoing policy maintenance and act as an advocate when any issues arise regarding your insurance coverage.

Broker compensation is part of your insurance premium. For your reference, the following outlines the Lines of Business we represent, including the range of compensation each provides as a percentage of the premium that appears on your invoice.

Commercial Property/ Boiler & Machinery	10%- 20%
Commercial Automobile	7.5%- 15%
Commercial General Liability	10%- 20%
Cyber	12%- 20%
Franchisor Liability Program	20%
Inland Marine/ Cargo	10%- 20%
Miscellaneous (Personal)	12.5%
Umbrella/ Excess Liability	7.5%- 15%
Personal Automobile, Trailer & ATVs	12.5%
Personal Property	20%
Professional Liability	10%- 15%
Management Liability	10%- 20%
Surety	10%- 25%

In order for us to remain strong relationships with quality insurers, we work with insurers to provide the type of business they desire. For information regarding brokerage services and compensation, please visit our website <https://insuranceportfolio.com/>.

In addition, the insurers noted below recognize our efforts through a Contingent Commission contract. Payment of this Contingent Commission is dependent on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the insurer. It is based on our entire portfolio of business with that insurer and not on individual policies. For detailed information on Contingent Commission, please refer to the individual insurer's website. Contingent Commission is not guaranteed. Insurance Portfolio Inc may, from time to time, enter into non-standard arrangements, which could have compensation terms that fall outside these ranges.

We may carry out additional services such as data entry, processing claims payments and conducting site surveys. This additional work is compensated by payment of an agreed fee or commission.

AIG Insurance Company of Canada	Economical Insurance Group/Definity
A.M Fredricks Underwriting Management	Excess Underwriting
APRIL Canada Inc.	Hagerty Insurance Canada
AVRO Insurance Managers Ltd.	Premier Canada
Aviva Insurance Managers Ltd.	Premier Marine Insurance
Beazley Canada Ltd.	Royal & Sun Alliance Insurance/Western Assurance
Berkley Canada Ltd.	Special Risk Insurance Managers Ltd.
CAA Insurance	Strategic Underwriting Managers Inc.
CFC Underwriting Ltd.	South Western Insurance Group
Chieftain Insurance Company	Travelers Insurance Company of Canada
Chubb Insurance Company of Canada	Trinity Underwriting Managers Ltd.
Chutter Underwriting Services	Totten Insurance Group Inc.
Intact Insurance Company	Unique Risks Inc.
Lions Gate Underwriting Agency	Victor Insurance Canada
Markel	Zurich Insurance Company Ltd.
Nordic Insurance Company/Facility	

From time to time, insurance companies will offer incentives to individual brokers, including contest entries, trips and other forms of hospitality. Such sales incentives are typically based on performance criteria established by the insurer. Our brokers are committed to providing objective advice to their customers and notwithstanding the receipt of any such incentives, are primarily concerned with servicing our clients' best interests.

Should there be an increase in the compensation provided by your insurance provider, we will notify you. Your insurance provider will be providing you with a Consumer Code of Rights & Responsibilities, along with your new business policy. If you have any questions regarding this, or any other aspect of your insurance, please feel free to contact us.