

Broker Compensation Document

Our role is to provide you with the best insurance value combining proper coverage with the best possible price. In addition, we pride ourselves on providing 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, fully committed to using our professional experience to best represent your individual interest.

Brokerage compensation, the money we receive to select your best insurance value and to represent your interests, is included in your insurance premium. To illustrate how CP Insurance Brokers earns our level of compensation, we've listed a number of insurers that we represent. Included is the general range of compensation we receive from each as a percentage of your overall premium.

Aviva *	Commonwell *
Economical *	Dominion of Canada/Travelers *
Facility Association	Gore Mutual *
Intact Insurance *	Perth Insurance Company *
Travelers Insurance *	Western General *

* Automobile – 7.5% to 12.5%

* Property/ Liability – 15% to 20%

The 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 contact you.

To maintain our strong relationship with quality insurers, we work with each to provide the type of business they desire in order for us to maintain strong relationships. The insurers with an asterisk (*) noted below recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission depends on a combination of growth, profitability (loss ratio), volume, retention, and any increased services that we might provide on behalf of the insurer. Given this wide range of factors, Contingent (Profit) Commission cannot be guaranteed.

There are occasions when, because of market capacity, we will place coverage with other insurance brokers, intermediaries or insurers with whom we do not have a contractual relationship (binding authority). Commissions are paid on these placements for both new and renewal policies.