

TO OUR CUSTOMERS:

OUR BROKER COMPENSATION

Thank you for your business. 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 advocates, 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 **Personal** Insurers and MGA's that we represent and have included the range of compensation as a percentage of your overall premium.

<u>Company</u>	<u>Personal Automobile</u>	<u>Personal Property</u>
⇒ Chubb		15%
⇒ Definity (Economical)*	12.5%	20%
⇒ Facility** (Nordic)	6 % to 11%	
⇒ Forward		15 to 20%
⇒ Hagerty	12.5%	10%
⇒ Intact*	12.5%	20%
⇒ Jevco*	5% to 12.5%	20%
⇒ Pafco*	12.5%	
⇒ Pembridge*	12.5%	20%
⇒ Premier		15 to 20%
⇒ Travelers Canada*	12.5%	20%
⇒ Wawanesa*	12.5%	20%

***Commission capped at \$370.00*

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

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities, which will be forwarded to you with your policy. If you have any questions regarding this or any other aspect of your insurance please contact us.

Idris Insurance Brokers Ltd. (October 2022)

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

Company	Automobile	Property
⇒ April		15 to 20%
⇒ Beazley		15 to 20%
⇒ Definity (Economical)*	12.5%	20%
⇒ Ecclesiastical		15 to 20%
⇒ Facility** (Nordic)	6 % to 11%	
⇒ Forward		15 to 20%
⇒ Intact*	12.5%	20%
⇒ Premier		15 to 20%
⇒ South Western Group		12.5 to 15%
⇒ Totten Group		12.5 to 15%
⇒ Travelers Canada*	12.5%	15 to 20%
⇒ Trisura		15 to 20%
⇒ Victor		12.5 to 15%
⇒ Wawanesa *	12.5%	20%
⇒ Wynward		20%

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