



OUR BROKER COMENSATION FOR COMMERCIAL LINES PROPERTY/LIABILITY

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 privacy, 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 **Commercial Property/Liability** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

ACE-INA Insurance – 12.5%	AM Fredericks*** - 10%-15%
Aviva Insurance* - 15%-20%	AXA Insurance* - 15%-20%
BI&I Insurance – 15%-20%	CFC Underwriting Ltd.* - 15%
Cowan Dalton Insurance*** - 10%-15%	Creechurch International Underwriters*** - 15%
Dominion of Canada General Ins.* - 15%-20%	Economical Mutual Insurance* - 15%-20%
Elliott Special Risks*** - 10%-15%	Encon Group*** - 7.5%-15%
Intact Insurance* - 15%-20%	Lloyds Of London* - % TBA
PAL*** - 10% fee of premium	Premier Marine*** - - 10%-15%
RSA* - 15%-20%	South Western Group*** - 10%-15%
Totten Group*** - 10%-15%	Zurich Insurance* - 10%-15%

***Wholesaler, not insurer.

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

Insurance Portfolio Inc. is a third generation family owned and operated independent insurance brokerage. We do not have a financial or non-financial network affiliation with any insurance company nor is there any direct or indirect ownership interest of any kind in Insurance Portfolio Inc. by an insurer.

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

Sincerely,

Jennifer Tyrwhitt-Gory
President

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Insurance Portfolio Inc.
10 Milner Business Court, Suite 800 Toronto, ON M1B-3C6
Telephone: 416-754-3910/1-800-773-8638 Fax: 416-754-3914
Website: <http://www.insuranceportfolio.com>