



OUR BROKER COMPENSATION COMMERCIAL LINES

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 an issue arises regarding your insurance coverage, we are your advocates, using professional experience to best represent your individual interest.

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

AIG	10% to 20%	Berkley	10% to 20%
Aviva*	10% to 20%	Chubb*	10% to 20%
Travelers*	10% to 20%	Economical*	10% to 20%
Intact*	10% to 20%	Northbridge*	10% to 20%
Wawanesa*	10% to 20%	Peel Mutual*	10% to 20%

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 relations 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 Insurer's website.

CCV Insurance & Financial Services Inc. is a subsidiary of Inowest Insurance Brokers Limited, a member of the Rogers Insurance Limited.

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

Thank you for your business.

CCV Insurance & Financial Services Inc.

Date: December 17, 2015