



Thank you for your business. As your 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.

As a brokerage we are compensated in a variety of ways including commission and contingency amounts paid by insurance companies and in some cases fees paid by clients or other third parties. A breakdown of the different compensation methods can be found below.

Commission Income: Compensation from commission is part of your insurance premium and is paid to the brokerage by the insurance company. We have separate commission agreements with each insurance company that vary by business line. Commission is based on a percentage of the premium you pay. For a breakdown of the companies we represent and the range of compensation for each **please view this list.**

Contingency Income: In order that we maintain strong relationships with our contracted insurance companies we work with them to place business that best fits their target niches. Some insurance companies provide an incentive through profit sharing arrangements if we achieve certain, retention, growth and overall portfolio profitability targets. The insurance companies with an asterisk beside their name have these arrangements in place with our office. These contingent bonuses are never guaranteed and do not influence where we place our clients' business. This type of income is typically held at the company level and individual brokers are rarely compensated directly for the contingent income we receive. Insurers that pay contingent income to NFP Canada Corp. are noted in the commission income breakdown above.

Fees paid by clients: For complex business insurance programs a fee may be negotiated the placement of insurance coverage and additional services or products. These fees are typically presented in a proposal and approved in advance of binding coverage. On occasion we may receive both commissions and client-paid fees for placing insurance, which would be disclosed in writing. For example we may receive commission payments as part of a client's insurance premium and may receive a client-paid fee for additional services such as third party administration of employee benefits or risk management.

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.

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Property & casualty insurance services provided through NFP Canada Corp. NFP Canada Corp. is an entity established through the legal amalgamation of, among others, Dalton Timmis Insurance Group, Inc., Mass Insurance Brokers Limited, Easyway Insurance Brokers Inc., Henry Equestrian Insurance Brokers Ltd., Secure Insurance Solutions Group Inc., PBL Insurance Ltd., McLean Hallmark Insurance Group, Ltd. and Indemnis Trade Risk Management Limited. NFP is the registered business name used by NFP Canada Corp. in each of the provinces and territories of Canada, where permitted.