



## **COMMISSION DISCLOSURE: HOW WE GET PAID FOR OUR SERVICES**

*Thank you for choosing H.L. Hamilton Insurance Ltd as your insurance provider. It is important for you, our customer, to know our firm is a truly independent insurance brokerage. There are no financial interests held by an Insurance Company.*

*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 review of your insurance needs and claims support. We are your advocate, using our professional experience to best represent your individual interest. As a result, all our policies come complete with someone who cares about you and acts on your behalf.*

*Brokerage compensation is part of your insurance premium. For the services we provide to you, we receive a percentage of your insurance premium, as a commission, paid to us by your Insurance Company. For your benefit, refer to the attached chart which lists the Property & Casualty Insurance Companies with whom we have contracts together with the range of compensation each provides, as a percentage of your overall premium.*

*This commission percentage is paid annually for both new business and renewals.*

*In Addition, our goal is to maintain strong relationships with quality insurers, we work diligently to accommodate the type of business they desire. The insurers with an asterix (\*) recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission relies on growth, profitability (loss ratios), volume retention and increased services that we provide on behalf of the insurer and is not guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.*

*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.*

*If you have any questions regarding this or any other aspect of your insurance, please contact us.*



INSURER	Personal Property	Personal Auto	Commercial Property	Commercial Auto	Commercial Casualty	Fidelity/Surety
Aviva Insurance Canada www.aviva.ca			15 -20	7.5 -12.5	15 - 20	27.5
*Chieftain Insurance www.travelerscanada.com	15	12.5				
Chubb Insurance Canada www.chubb.com	20					
*Travelers Canada www.travelerscanada.com	20	10-12.5	20	10-15	15-20	20
*Intact Insurance Company www.intact.ca	20	10-12.5	20	7.5-20	15-20	20
Jevco Insurance Company www.jevco.ca	20	5-12.5	17-20	7.5-12.5	15-20	
*Kent & Essex Mutual Insurance www.kemutual.com	15-20	5-12.5	20		20	
*Wawanesa Mutual Insurance www.wawanesa.com/canada	20	7.5-12.5	20	7.5-12.5	20	
Nordique Facility www.facilityassociation.com		7.5-11 \$370 cap		6-10		