

Broker Commission Disclosure

At **Claremont Mississauga Insurance Brokers Inc**, we are independent insurance broker, that purchases insurance products and services on your behalf from the leading insurance companies in Canada, allowing us to offer you competitive pricing and the best coverages available.

Our insurance specialists ensure your property is thoroughly evaluated, recommendations for coverage are explained, and you are safeguarded against loss. If something unforeseen occurs and you are forced to make a claim, we will always represent your best interests.

Brokerage compensation is part of your insurance premium. As such, we have listed Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

In addition to the Insurance Companies we represent under contract, Claremont Insurance will place risks with Specialty Markets when it is our client's best interest. In these cases we will disclose both the fee and any commission payable under the insurance policy.

Please note, The insurers indicated with and asterisk (*) recognize our efforts through a Contingent Commission contract. Payment of this Contingent Commission depends on a combination of profitability (loss ratio) and/or growth (usually over a number of years) and/or increased services that we provide on behalf of the Insurer.

Broker Compensation Disclosure

Company	Automobile	Property	Liability
Aviva Canada*	10-12.5%	15-20%	15-20%
Aviva Elite Insurance Company	10-12.5%	15-20%	-
Aviva Ovation Insurance Company	10-12.5%	15-20%	-
Chubb Insurance Company of Canada		15-20%	15-20%
Intact Insurance Company of Canada*	10-12.5%	20%	15-20%
Jevco Insurance Company	10%	20%	15-20%
Nordique Insurance facility	10%	-	-
Premier Marine Insurance Managers Group	-	15%	15-20%
Special Risk Insurance Managers	-	15-20%	15-20%
Totten Insurance Group	-	10-20%	15-20%
A.M Fredericks	-	15%	15%
Western Assurance*	10-14%	15-20%	15-20%

*Insurers with whom we also have Contingent Profit Commission agreements. We may be eligible for this additional compensation, such as profit-sharing or prizes, if we meet certain requirements pertaining to volume and/or a mix of business, retention, and/or loss ratios. Contingent Profit Commissions are not guaranteed, and plans vary widely from company to company.