



Our Broker Compensation

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. When an 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 Automobile insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Optimum Insurance Company* - 12.5%

Portage Mutual Insurance Company* - 12.5%

Dufferin Mutual Insurance Company – 12.5%

Aviva Insurance Company – 12.5%

The commission percentage is paid annually for both new business and renewals. Should there be an increase in the commission schedule, 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 depends on a combination of growth, profitability, volume and retention. It is not guaranteed.

Should you have any questions or concerns regarding our broker compensation, please feel free to contact our office.