



Statement on Brokerage Services & 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.

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.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed the 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.

	Commercial Auto	Commercial Property	Commercial Liability
Allianz Insurance Co. of Canada*	7.5% - 12.5%	20%	20%
Aviva Canada*	7.5% - 12.5%	20%	15%
Axa Insurance*	7.5% - 12.5%	15% - 20%	15% - 20%
Chubb Insurance Company of Canada*	10% - 12.5%	15% - 20%	15% - 20%
Dominion of Canada General Insurance Company*	7.5% - 12.5%	15% - 20%	15% - 20%
Economical Mutual*	7.5% - 12.5%	20%	20%
Facility Association (ING)	6% - 11%		
GCAN Insurance Copmany *		10% - 20%	15%
Guarantee Co. of N. America*	10% - 12.5%	25%	20%
ING Insurance Co. of Canada*	7.5% - 12.5%	20%	15% - 20%
Kingsway General Insurance Co.*	10%	20%	20%
Lombard General Insurance Co. *	7.5% - 12.5%	20%	15% - 20%
Market Insurance Company *	5% - 10%		
Perth Insurance*	5% - 12.5%	15%	
Royal & SunAlliance Insurance*	7.5% - 12.5%	20%	15% - 20%
St. Paul / London Guarantee*	7.5% - 12.5%	15% - 20%	
Zurich Insurance Company *	7.5% - 12.5%		

In addition to the Insurance Companies we represent under contract, as indicated above, Rogers Insurance Ltd. will place risks with Specialty Markets when it is in our client's best interest. In most cases, these specialty markets provide compensation at a lower rate than the Insurers we represent. In some cases, it may be necessary for us to charge a fee in lieu of or in addition to the commission payable under the insurance policy.

In these cases, we will disclose both the fee and any commission payable under the insurance policy.

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 (*) 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.

In some instances, the occurrence of a few large losses on our book of business can disqualify us from receiving a contingent profit payment for one or more years. For detailed information on Contingent Commission, please go to the individual company's website.

Rogers Insurance Ltd. is independent of all insurers (there is no common ownership). We do have loans provided by ING that were used to expand our business.

If you have any additional questions or require other information regarding any of the compensation received by Rogers Insurance Ltd. for any of its insurance brokerage services, please do not hesitate to contact your account executive.