



Our Broker Compensation for Property

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 coverages, 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 our **Property Insurers** that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Aviva*	20%	Economical*	20%
Gore Mutual	20%	Howick*	20%
Intact*	20%	Portage	20%
Premier	15-20%	Usborne & Hibbert	20%
Wawanesa*	20%	Western General*	17-20%

*May be eligible for Contingent Commission. **This commission percentage is paid annually for both new and renewal business.**

Should there be an increase in the commission schedule we receive from your insurer, or any other material change that affects compensation arrange 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 may depend on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the insurer. Contingent (Profit) Commissions are not guaranteed. For detailed information on Contingent Commissions please go to the individual company's website.

Moore Hemsworth Insurance Group Inc. is owned by Collectivfide Insurance Group Inc., whose shareholders are several mutual insurance companies. For a complete list of these insurance companies, please visit www.collectivfide.com and navigate to the Privacy Policy, or call our office at the number below.

If you have any questions or concerns about the above information, please reach out to our office.



Our Broker Compensation for Commercial

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Abex	15%	A M Fredericks	15%
Aurora	15%	Aviva*	20%
Cansure	15%	Economical*	20%
Forward	15%	Foxquilt	15%
GroupOne	15%	Howick*	20%
Intact*	15 – 20%	Premier	15%
Revau	15%	Usborne & Hibbert	20%
Wawanesa	20%	Western General*	15 - 20%

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Our Broker Compensation for Auto

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Aviva*	12.5%	Echelon	10 – 12.5%
Economical*	10 – 12.5%	Gore Mutual	12.5%
Howick	12.5%	Intact*	10 – 12.5%
Jevco	5 – 15%	Portage	12.5%
Usborne & Hibbert	10 – 12.5%	Wawanesa*	12.5%
Western General*	10 – 12.5%	Nordic (Facility)**	7 – 12.5%

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