

OUR BROKER COMPENSATION



Thank you for choosing Darling Insurance and Realty Limited to service your insurance needs. As an independent Insurance Broker, we are an intermediary between our clients and the insurance providers we represent. We assist you in the purchase of insurance products and services that are available, affordable, and understandable. We provide personalized 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.

Our brokerage compensation is part of your insurance premium and is earned on both new and renewal premiums. For your benefit, we are providing you with a list of Insurers and Managing General Agents that we represent on a contractual basis and have included the range of compensation each provides as a percentage of your overall premium. *Please refer to the table below.*

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.

For us to maintain strong relationships with quality Insurers, we work with each to provide the type of business they desire. The Insurers shown on the table with an asterisk (*) recognize our efforts through a Contingent (Profit) Commission contract. Payment of these Contingent Commissions may depend on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the Insurer. Contingent Commission is not guaranteed. For more information on Contingent Commission, please visit the individual Company's website.

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities, which will be forwarded to you with your new policy. If you have any questions regarding this, or any other aspect of your insurance, please contact us.

Automobile and Property insurers that we represent on a contractual basis showing the range of compensation each provides as a percentage of your overall premium.

COMPANY	AUTOMOBILE INSURANCE	PROPERTY INSURANCE
Aviva Canada*	10% - 12.5%	15% - 20%
CAA Insurance Company*	12.5% - 20%	20%
Definity Insurance Company*	7.5% - 12.5%	15% - 20%
Gore Mutual*	10% - 12%	15% - 20%
Heartland Mutual Insurance*	12.5%	20%
HTM Insurance*	12.5%	20%
INTACT*	10% - 12.5%	15% - 20%
Nordic Insurance - Facility	7.5% - 11% <i>Some classes capped at \$370.</i>	N/A
Northbridge Insurance*	10% - 12.5%	15% - 20%
The Commonwell Mutual*	12.5%	20%
Travelers Canada*	12.5%	15% - 20%
Wawanesa Insurance*	7.5% - 12.5%	20%
Managing General Agents, Specialty Markets and Miscellaneous Companies	5% - 12.5%	10% - 20%

Notes:

- * Indicates an Insuring Company where a Contingent (Profit) Commission contract exists.
- Darling Insurance is a minority shareholder in M-JAK Insurance Brokerage Inc., a Managing General Agent we contract with for specialty products.
- Darling Insurance receives commission for CAA memberships sold through our office, ranging from \$5 - \$15 per membership.
- Darling Insurance may charge a brokerage service fee on select specialty products, ranging between \$25 and \$150.