



**As insurance professionals, FCA Insurance Brokers are independent** intermediaries who act as counsellors and advocates to assist with your insurance decisions. We survey the available options for you, negotiate with Insurers, and provide expert advice regarding coverage and other alternatives, relative to your own specific needs. In the event of a claim, problems or a dispute with an Insurer, we work with you to trouble-shoot and bring the matter to a conclusion.

FCA Insurance Brokers supports our industry's commitment to a Code of Consumer Rights and Responsibilities, including transparency regarding compensation for our services.

To this end, below you will find a list of the Insurers currently accessed by FCA Insurance Brokers, as well as the standard commission rates included by these companies within their premiums. These commission percentages are paid annually for both new business and renewals. Please note also that not all Insurers will write all classes of coverage.

Insurer	Commercial	Personal Property	Personal Auto	Insurer	Commercial	Personal Property	Personal Auto
ABEX Affiliated Brokers	10	15 - 20	N/A	Encon Insurance Managers	10 – 15	N/A	N/A
Affiliated FM Insurance Co	10 - 15	N/A	N/A	Export Development Canada	12	N/A	N/A
AIG Canada	10 - 20 <sup>1</sup>	15 - 20	12.5	Euler American Credit Indemnity Co.	15	N/A	N/A
Allianz Canada	0 – 15	N/A	N/A	Everest Insurance of Canada	5 -15	N/A	N/A
A M Fredericks Underwriting	10 - 15	N/A	N/A	Frank Cowan Company Limited	5 - 15	N/A	N/A
April Canada	10 - 15	N/A	N/A	Evolution Insurance	10 - 20	N/A	N/A
Arch Insurance Company	10 - 15	N/A	N/A	Global Aerospace Underwriters	10	N/A	N/A
Aspen Insurance	10 - 20	N/A	N/A	Great American Insurance Group	17.5	N/A	N/A
AXIS Reinsurance	10 - 15	N/A	N/A	Guarantee Co of North America <sup>2</sup>	12 - 20	20	12.5
Beacon Underwriting	N/A	15	N/A	Guarantee Co. - Surety	20 - 30 <sup>1</sup>	N/A	N/A
Berkley Insurance Company	10 - 20	N/A	N/A	Gore Mutual Insurance Company <sup>2</sup>	10 - 20	20	12.5
Boiler Inspection & Insurance	15 - 20	N/A	N/A	Grain Insurance & Guarantee	20	N/A	N/A
Broker Title Services - FCT	N/A	12	N/A	GroupOne Underwriters Inc.	12.5 - 15	N/A	N/A
Burns & Wilcox Canada	10 – 20	10 – 20	N/A	Hagerty	N/A	N/A	5.5 - 16
CHES Special Risk	10 - 20	N/A	N/A	HDI Global SE	10- 20	N/A	N/A
Chubb Insurance of Canada <sup>2</sup>	0 - 20 <sup>1</sup>	10 - 20	10	Henry Equestrian Insurance	0 - 10	0 - 10	N/A
Chubb Insurance - Surety	20 - 30 <sup>1</sup>	N/A	N/A	Hier Brainin McEwen Cons	10	N/A	N/A
Chubb Insurance Solutions	N/A	12	7	Hartford Canada	20 - 30 <sup>1</sup>	N/A	N/A
CNA Continental Casualty <sup>2</sup>	12.5 - 20	N/A	N/A	Hotchkiss Insurance US	0 - 10	N/A	N/A
Coast Underwriters Limited	10 - 15	22.5	N/A	HSBC Insurance Brokers Limited	0 - 10	N/A	N/A
Beazley Canada	12.5 - 15	N/A	N/A	Hugh Wood Canada Ltd	10 - 15	11	N/A
DAS Legal Protection Insurance	17.5	17.5	17.5	Intact Insurance Company <sup>2</sup>	12.5 - 20	15 -20	12.5
A W G Dewar Inc.	7.5	N/A	N/A	Intact - Surety	20 - 30 <sup>1</sup>	N/A	N/A
Eagle Underwriting Group Inc.	15	N/A	N/A	Ironshore Canada	10 - 17	N/A	N/A
Ecclesiastical Ins. <sup>2</sup>	15 - 20	N/A	N/A	Jevco	N/A	N/A	5 - 12.5
Echelon Insurance-Surety	27.5	N/A	N/A	K & K Insurance Brokers Inc.	0 - 10	N/A	N/A
Economical Mutual Insurance <sup>2</sup>	10 - 20	N/A	N/A	Liberty Int'l Underwriters	0 - 10	N/A	N/A

Insurer	Comml	Personal Property	Personal Auto	Insurer	Comml	Personal Property	Personal Auto
Lloyds Underwriters	10 - 20	N/A	N/A	Strategic Underwriting Mgrs	10 - 15	N/A	N/A
L'Unique (Surety)	15 - 25	N/A	N/A	Sentry Insurance	10 - 20	N/A	12.5
Markel Canada	10 - 15	N/A	N/A	Swantner & Gordon US	0	N/A	N/A
Moore-McLean Corporate Ins.	15	N/A	N/A	Tokio Marine and Fire	12.5 - 20	N/A	N/A
Northbridge Insurance <sup>2</sup>	8 - 20 <sup>1</sup>	20	12.5	Totten Group	12.5	N/A	N/A
Novex Insurance	12.5 - 22.5 <sup>1</sup>	N/A	N/A	Travelers <sup>2</sup>	12.5 - 20	15 - 20	12.5
PAL Insurance Brokers	0	0	N/A	Trisura Guarantee	0 - 15	N/A	N/A
Pearson-Dunn (Game Day) Ins.	10	N/A	N/A	Trisura Guarantee - Surety <sup>1</sup>	20 - 25	N/A	N/A
Perth Insurance	10 - 15	20	10 - 12.5	Unica	20-25	20	12.5
Premier Marine Insurance	10 - 15	10 - 15	N/A	United Surety	15 - 25	N/A	N/A
QBEServices Inc.	10 - 15	N/A	N/A	United Church Pgm HKMB	10	N/A	N/A
Royal Facility Association	104	N/A	12.5 <sup>3</sup>	Wawanesa Insurance <sup>2</sup>	12.5 - 20	20	12.5
Royal-Sun Alliance Insurance <sup>2</sup>	10 - 20	20	10 - 12.5 <sup>1</sup>	Western Assurance <sup>2</sup>	N/A	20 <sup>1</sup>	N/A
MedThree Insurance Group	15	N/A	N/A	Western General	10 - 20	N/A	N/A
Southland Insurance Service	7.5 - 10	N/A	N/A	Western Surety Co	0 - 10	N/A	N/A
South Western Insurance Group	0 - 15	0 - 15	N/A	Westport Insurance	10 - 20	N/A	N/A
Special Risks Insurance	10 - 15	N/A	N/A	Wynward Insurance	10-20	N/A	N/A
St Paul Guarantee – Surety	20 – 25 <sup>1</sup>	N/A	N/A	XL Catlin	0 - 15	N/A	N/A
Sovereign General Insurance <sup>2</sup>	10 – 20	N/A	N/A	Zurich Insurance <sup>2</sup>	10 - 20	N/A	N/A
Starr Insurance	10-20	N/A	N/A				

<sup>1</sup> May include additional consideration for additional clerical tasks and / or underwriting performed on behalf of Insurers. <sup>2</sup> Indicates Insurers with whom FCA Insurance Brokers has a contingent profit commission agreement. These agreements offer a possibility of additional compensation, but only if certain minimums of volume, claims records, growth and retention are met, sometimes over several years, within an Insurer's entire portfolio. For more information on contingent profit agreements offered by Insurers, please refer to the websites of the specific insurance companies indicated. <sup>3</sup> Total commissions capped at \$250 per vehicle.

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