



Our Brokerage Compensation Disclosure

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 advocate using our professional experience to best represent your individual interest.

This commission percentage is paid annually for both new business and renewals. 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.

In order for us to maintain strong relationships with quality insurance companies, we work with each to provide the type of business they desire. The insurance companies noted with an asterisk recognize our efforts through a Contingent (Profit) Commission contract. The payment of this Contingent (Profit) Commission may depend on the combination of growth of premiums, profitability (claims loss ratio), retention and increased services that we provide on behalf of the insurance company. Contingent Profit Commission is not guaranteed. Each individual Insurance Company provides detailed information about their specific Contingent Profit Commission on their website.

Our disclosure commitments are made in the best interest of you, the insurance consumer and we are regulated to the standards of the Registered Insurance Brokers of Ontario.

Registered Insurance Brokers of Ontario – www.ribo.com

Zach Bull
President Niagara Insurance Brokers

Please refer to the next page for a specific list of all the insurance companies and Managing General Agents that we work with.



Below are the Insurance Companies and Managing General Agents (MGA) that we represent and the range of compensation each provides as a percentage of your overall premium.

	Auto Insurance	Property Insurance
AVIVA Canada	7%-12.5%	20%
Definity Insurance o/a Economical	7%-12.5%	20%
Intact Insurance	7%-12.5%	20%
Jevco Insurance	7%-12.5%	NA
Gore	7%-12.5%	20%
Wawanesa	7%-12.5%	20%
Brant	7%-12.5%	20%
April Canada (an MGA)	NA	15%
Cowan	NA	15%
Premier Canada Assurance (an MGA)	NA	15%
Forward Insurance Managers (an MGA)	NA	15%
South Western Group (an MGA)	NA	15%
Special Risk Insurance Managers (an MGA)	NA	15%
South Western Group (an MGA)	NA	15%
CHES (an MGA)	NA	15%
Markel Canada Limited (an MGA)	NA	20%
Strategic Underwriting Managers (an MGA)	NA	15%
Burns & Wilcox (an MGA)	NA	15%
Totten Insurance (an MGA)	NA	15%
GroupOne Underwriters (an MGA)	NA	15%
Victor Canada (an MGA)	NA	15%
Can Sure Underwriting (an MGA)	NA	15%
Trinity Underwriting Managers	NA	15%
Agile Underwriting Solutions	NA	15%