



Insurance Specialists
Providing Personal Service Since 1870
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OUR BROKER COMPENSATION

Dear Customer:

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.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below Insurers that we represent for Personal Auto and Property, and have included the range of compensation each provides as a percentage of your overall premium.

<u>Company</u>	<u>Auto</u> <u>Commission</u> <u>Range</u>	<u>Property</u> <u>Commission</u> <u>Range</u>	<u>Company</u>	<u>Auto</u> <u>Commission</u> <u>Range</u>	<u>Property</u> <u>Commission</u> <u>Range</u>
* Royal & Sun Alliance	12.5%	20%	Royal Facility	7.5-9%	N/A
* Economical	12.5%	20%	* Wawanesa	7.5-12.5%	20-25%
* Aviva	12.5%	20%	* Western General	12.5%	20%
* ING	12.5%	20%	* North Waterloo Farmers	12.5%	20%
* Pilot	7-17.5%	20-24%	Kingsway	12.5%	N/A
* Lombard	12.5%	20%	Halifax Group Advantage	10.0%	15%
* Zurich	12.5%	20%	Aviva Elite	12.5%	20%
* Ascentus Group	9.0%	15%	Jevco	15.0%	N/A
* Perth	5-12.5%	15%			

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 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) Commission is not guaranteed. For detailed information on Contingent Commission, please go to 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 business policy. If you have any questions regarding this or any other aspect of your insurance please contact us.