

# Property and Casualty Commission Disclosure

Thank you for placing your insurance through Strong Roots Insurance Brokers Ltd. As your Insurance Broker, we help you purchase insurance products and services 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 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 interests.

As a brokerage, we are compensated in a variety of ways including commission and contingency amounts paid by insurance companies and, in some cases, fees paid by clients or other third parties. A breakdown of the different compensation methods can be found below.

**Commission Income:** Compensation from commission is part of your insurance premium and is paid to Strong Roots by your insurance company. We have separate commission agreements with each insurance company we represent, and the amount we are paid varies by business line. See below for a list of the insurance companies Strong Roots partners with and the range of compensation we receive. If you do not see your insurance company listed, please inquire about commission rates with your Account Manager.

**Contingency Income:** For Strong Roots Insurance Brokers to maintain strong relationships with our insurance companies, we work with each of them to provide the type of business they deem desirable. The insurance companies indicated with an asterisk on the list below recognize our efforts through a Contingent Profit Commission contract. Payment may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on their behalf. It is called “contingent commission” because it is not guaranteed income to Strong Roots. Given the complex criteria involved there is no way to determine the exact impact that any individual insurance policy could have on contingency commissions and individual employees involved in placing or servicing your insurance are not compensated directly for any contingent income received. Insurance companies may also from time to time provide Strong Roots additional non-monetary benefits in the form of conference program attendance, goods and hospitality. For further information on Contingent Profit Commissions, you may go to the various insurance company websites. The insurance companies also post the Code of Consumer Rights and Responsibilities on their websites.

**Fees paid by clients:** For complex business insurance programs a fee may be negotiated for the placement of insurance coverage and additional services or products. These fees are presented up front in a proposal and approved in advance of binding coverage. On occasion, we may receive both commissions and client-paid fees for placing insurance, which would be disclosed in writing.

**Conflicts of interest:** Strong Roots commits to avoiding conflicts of interest, and where a conflict cannot be avoided, to disclosing the conflict to our clients prior to binding of coverage.

**Affiliations:** Strong Roots Insurance Brokers is wholly owned by Tradition Mutual Insurance Company.

If you have any questions regarding our brokerage compensation or any other aspect of your insurance program, please do not hesitate to contact us at [info@strongrootsinsurance.ca](mailto:info@strongrootsinsurance.ca)

**INSURANCE COMPANIES AND COMPENSATION PERCENTAGES**

Commissions are broken down by major lines of business (minor lines are included within the broader categories). Commissions are paid annually for both new policies and for 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. More information regarding commissions is available on each of the respective insurance company websites.

<b>Insurance Company</b>	<b>Personal Property</b>	<b>Personal Automobile</b>	<b>Commercial Automobile</b>	<b>Commercial Property/Other</b>
Echelon Insurance		10-15%	10-12.5%	
*Intact Financial Corporation	20%	10-12.5%	10-12.5%	15-20%
The Nordic Insurance Co. (Facility Association)		7.5-11%	6-10%	
*Tradition Mutual Insurance Company	20%	12.5%	12.5%	20%

\* Insurance companies with whom we have contingent profit commission or other bonus arrangements