

TO OUR VALUED CUSTOMERS: OUR BROKER COMPENSATION

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 advocates, 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 and have included the range of compensation each provides as a percentage of your overall premium.

Insurer	Automobile	Property	Remarks
Aviva *	8.5% - 12%	20%	Includes subsidiary co's
CAA *	12.5%	20%	
Economical Group *	10%- 12.5%	17.5-20%	Includes subsidiary co's
Intact Canada *	10% - 12.5%	20%	
Gore Mutual *	10% - 12.5%	20%	
Farm Mutuals *	10%	15% -20%	
Travelers*	10% - 12.5%	20%	Includes subsidiary co's
SGL Canada*	12.5%	20%	Includes subsidiary co's
Nova	12.5%	15% -20%	
Royal S.A. Facility	7.5% - 11%	N/A	Capped at \$250.00
Specialty Markets	5% - 12.5%	10% - 15%	

This commission percentage is paid annually for both new business and renewals. Should commissions be increased, customers will be notified.

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, volume, retention and increased services that we provide on behalf of the Insurer. Contingent profit is not guaranteed. For detailed information on contingent commission, please go to the individual company's website.

Miller Insurance is regulated by the Registered Insurance Brokers of Ontario ("RIBO"). Established in October 1981, RIBO regulates the licensing, professional competence, ethical conduct, and insurance related financial obligations of all independent general insurance brokers in the province.

Every employee at Miller Insurance that advises clients about their insurance needs is a licensed, Registered Insurance Broker who has passed the RIBO qualification exams. As registered insurance brokers, they must represent your best interests when negotiating a contract on behalf of you and the insurer. Insurance brokers must also exercise utmost good faith in performing their duties.

If you have any other questions about this or any other aspect of your insurance, please contact us.