

COMMISSION DISCLOSURE STATEMENT

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 the various Insurers, Wholesalers and Underwriting Managers we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

PERSONAL LINES - AUTOMOBILE (MAY INCLUDE RECREATIONAL VEHICLES), PROPERTY (MAY INCLUDE WATERCRAFT) AND EXCESS LIABILITY (UMBRELLA)

	Automobile	Property & Casualty
ABEX	nil	15
April	nil	15
Chubb Insurance Company	nil	15
Dominion of Canada/Travelers *	10 - 12.5	20
Hagerty Insurance	12.5	nil
Intact Insurance Company of Canada *	10 - 12.5	17 - 20
Jevco Insurance Company	5	nil
Nordic Facility	\$300MAX	nil
Premier Marine	nil	15
Travelers Essentials*	10 - 12.5	20
Wawanesa Insurance**	7.5 - 12.5	20

COMMERCIAL LINES – AUTOMOBILE, COMMERCIAL GENERAL LIABILITY, COMPOSITE MERCANTILE POLICIES

	Automobile	Property & Casualty
ABEX	nil	15
APRIL	nil	15
Dominion of Canada/Travelers*	7.5 - 12.5	20
Intact Insurance Company of Canada *	7.5 - 12.5	15 – 20

Nordic Facility	6 – 11	nil
Premier Marine	nil	10 - 15
Totten Group	nil	12 – 15
Victor Insurance	nil	15
Wawanesa Insurance**	10 – 12.5	20

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

In order for us to maintain strong relationships with quality insurers, we work in conjunction with each Insurer to provide the type of business they desire. The Insurers marked with an asterisk (*) noted above recognize our efforts through a Contingent Commission Contract. Payment of the Contingent Commission may depend on a combination of growth, profitability, volume, retention and increased services that we provide on behalf of the Insurer. Contingent Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual Insurer’s website. The insurers marked with two asterisks (**) also allow for a broker pension plan.

Should there be an increase in any commission we receive from any Insurers, Wholesalers and Underwriting Managers we represent, or any other material change that affects compensation arrangements, this disclosure statement will be amended accordingly.

Chris Mellor Insurance Brokers Ltd. has a financial arrangement with Wawanesa Insurance, however we are independent, self-managed and wholly owned by a member of the Mellor family

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