

## TO OUR CUSTOMERS:

### OUR BROKER COMPENSATION

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 automobile and property insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

AUTOMOBILE:	Travelers*- 10-12.5%	Intact *10-12.5%
	Kent & Essex - *10-12.5%	Heartland -10-12.5%
	Portage – 10-12.5%	Wawanesa - 10 - 12.5%
	Jevco - 5-12.5%	Facility - 6-11%
PROPERTY:	Travelers -* 20%	Intact - * 20%
	Kent & Essex -* 20%	Heartland - 20%
	Portage – 20%	Wawanesa – 20%
	Misc. Property Companies - 10-20%	

This commission percentage is paid annually for both new business & 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 the 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 the individual company's website.

**REM Insurance o/b R.E. Miner Insurance Brokers Limited** is owned by Collectivfide Insurance Group Inc., whose shareholders are several mutual insurance companies. For a complete list of these insurance companies, please click on [www.collectivfide.com](http://www.collectivfide.com) and navigate to the Privacy Policy, or call our office at the number above.

If you have any questions or concerns about the above information, please reach out to our office.

Thanks  
REM Insurance  
o/b R.E. Miner Insurance Brokers Limited  
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*Jill Miner*