



Compensation Disclosure

As your Independent Insurance Broker, our role is to provide you with the best insurance products that combine coverage, service, and price. We provide you with personalized service, expert insurance advice, ongoing policy maintenance, and act as an advocate when any issues arise regarding your insurance coverage.

Brokerage compensation is part of your insurance premium. For your reference, the following outlines the Lines of Business we represent, including our range of compensation each provides as a percentage of premium that appears on your invoice.

Commercial Property / Equipment Breakdown 15%-20%	Commercial Automobile 12.5%-20%
Commercial General Liability 15%-20%	Personal Property 10%-20%
Personal Automobile 10%-20%	Personal Watercraft 15-20%
Umbrella / Excess Liability 15%-20%	Fidelity / Crime 15%-20%
Management Liability 15%-20%	Professional Liability 15%-20%

This commission percentage is paid annually for both new business, renewal business, and any mid-term policy transaction that generates additional premium. Should there be an increase in the compensation provided by your insurance provider, we will notify you.

In order for us to maintain strong relationships with quality insurers, we work with insurers to provide the type of business they desire. For information regarding brokerage services and compensation, please visit our website by using the following link:

<https://www.unionpower.ca/Client-Services/Our-Commitment>

In addition, the insurers noted below recognize our efforts through a Contingent Commission contract. Payment of this Contingent Commission is dependent on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the insurer. It is based on our entire portfolio of business with that insurer and not on individual policies. For detailed information on Contingent Commission, please refer to the individual insurer's website. Contingent Commission is not guaranteed. Union Power Insurance may, from time to time, enter into non-standard arrangements which could have compensation terms that fall outside of these ranges. We may carry out additional services such as data entry, processing claims payments, conducting site surveys and providing a market opportunities analytics platform. This additional work is compensated by payment of an agreed fee commission.

Aviva Insurance Company of Canada	Gore Mutual Insurance Company
AXIS Reinsurance Company	Halwell Mutual Dumfries Insurance Company
Chubb Insurance Company of Canada	Optimum General Insurance
CUMIS General Insurance Company	Travelers Insurance Company of Canada
Ecclesiastical Insurance Group	Traders General Insurance Company
Economical Insurance Group	

From time to time, insurance companies will offer incentives to individual brokers, including contest entries, trips, and other forms of hospitality. Such sales incentives are typically based on performance criteria established by the insurer. Our brokers are committed to providing objective advice to their customers and, notwithstanding the receipt of any such incentives, are primarily concerned with servicing our clients' best interests. Your insurance provider will be providing you with a Consumer Code of Rights & Responsibilities, along with your policy documents. If you have any questions regarding this, or any other aspect of your insurance, please feel free to contact us.