

# AL DORMAN INSURANCE BROKERS LTD.

## INFORMATION REGARDING BROKER COMPENSATION

### TO OUR VALUED CLIENT

Al Dorman Insurance Brokers Ltd. would like to thank you for your business. As your independent Insurance Broker, our role is to purchase insurance products and services on your behalf that are available, affordable, and understandable.

Our mandate 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 the Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

ABEX **15%**

Aviva **\*7.5% - 20%**

Chieftain **\*12.5% - 20%**

Edge Mutual Insurance **\*8% - 20%**

Heartland Farm Mutual **\*10% - 20%**

PAL Insurance **FEE**

Southwestern Group **15%**

Travelers **\*12.5% - 20%**

Wawanesa Mutual **\*10% - 20%**

April **20%**

Burns & Wilcox **15%**

Echelon **5% - 13.5%**

Hagerty **12.5%**

Intact Insurance. **\*7.5% - 20%**

Premier Marine **15% - 20%**

Totten Group **10% - 15%**

Victor Insurance **20%**

The Facility Association **6% - 11%** (Commission cap may apply)

This commission percentage is paid annually for both new business and renewals. Commissions are paid semi-annually for all 6 month policies.

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 (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 to the individual company's web site.

Al Dorman Insurance Brokers Ltd. and its shareholders have a financial relationship with Wawanesa Insurance Company.

Your insurer will be providing you with a Consumer Code of Rights and Responsibilities which will be forwarded to you with your new policy documents. If you have any questions regarding this or any other aspect of your insurance, please do not hesitate to contact us.

Sincerely,  
Marlaine Miller, President  
Al Dorman Insurance Brokers Ltd.

January 1, 2022