

IRWIN SARGENT & LOWES LIMITED
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islinsurance.ca

TO OUR LOYAL CLIENTS,

We would like to thank you for your support of ISL Insurance. 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 Insurers that we are contracted with and have included the range of compensation each provides as a percentage of your overall premium.

Insurer	Property	Automobile
Aviva*	20%	12.5%
Dominion/Travelers*	20%	10% - 12.5%
Definity/Economical*	20%	10% - 12.5%
Gore*	20%	10% - 12.5%
Intact*	20%	10% - 12.5%
Heartland*	20%	12.5%
Facility - Nordique		7.5% - 11% capped at \$370

This commission percentage is paid annually for both new business and 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 commission contract. Payment of this contingent 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 commission is not guaranteed.

We do not have any loans with the insurers we represent, nor do they have any ownership in our brokerage.

If you have any questions regarding this or any other aspect of your insurance, please do not hesitate to contact us.

Irwin, Sargent & Lowes Limited