



Oaklin Insurance Brokers Limited

Suite 102 - 603 Argus Road • Oakville, Ontario L6J 6G6 • Telephone (905) 844-2911

To Our Customers:

Our Broker Compensation for Commercial Lines Property and Liability

Thank you for your business. 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 **Commercial Lines Property and Liability** insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Travelers(Dominion of Canada)*	12.5% to 20%
Intact Insurance*	12.5% to 20%
Premier Marine	15%

This commission 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 that affects compensation agreements, 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 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 website.

Your Insurer will be providing you with a Customer Code of Rights and Responsibilities, which will be forwarded to you with your new policy. If you have any questions regarding this or any other aspect of your insurance please contact us.