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Property Insurance Commission Disclosure

Dear Valued Customers:

Thank you for your business. As your independent Insurance Broker, we make available to you, insurance products and services that are 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 ***Property Insurers*** that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Company	Commission	Company	Commission
Aviva	**20%**	**Max Insurance**	**20%**
CAA	**20%**	**Northbridge**	**20%**
Chubb	**20%**	**Optimum**	**20%**
Economical (Definity)	**20%**	**Pembridge**	**20%**
Elite	**20%**	**SGI Canada**	**20%**
Gore Mutual	**20%**	**Wawanesa**	**20%**
Lýúl·ðű	**20%**		

The 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. With the exception of our Facility carrier, the Insurers 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 (Profit) Commission, please visit the individual Insurer's website.

On occasion we participate in sale incentives offered by our insurance carriers. Through the placement of business, these campaigns allow us to redeem gift cards, show tickets, and/or entries to grand prize draws.

Intact has a small equity position in our brokerage.

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

Sincerely,
Youngs Insurance Brokers Inc.

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