



TABONE INSURANCE BROKERS INC.

## Commission Disclosure Statement

Information about our compensation structure and how we conduct business.

### How We Conduct 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 professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. Commissions are paid to us on an annual basis for both new business and renewals. We have listed below the insurers that we represent and have included the commission that each provides as a percentage of your overall premium:

**PERSONAL LINES** – Automobile (may include Recreational Vehicles) , Property (may include Farm & Watercraft) and Excess Liability (Umbrella)

	Automobile	Property	Umbrella
Aviva Insurance Company*	12.5	20	20
Economical Insurance	12.5	20	15
Intact Insurance	12.5	20	15
Pafco Insurance	12.5		
Pembridge Insurance	12.5	20	15
Perth Insurance	5-12.5	15	
Royal & Sun Alliance	10-12.5	20	15
Unica Insurance	12.5	20	15

**COMMERCIAL LINES** – Automobile, Commercial Liability, Composite Mercantile Policies and Bonds

	Automobile	CGL	CMP	Bonds
Abex Affiliated Brokerage Exchange		10-15	10-15	
A.M. Fredricks Underwriting		10-15	10-15	
Approved Surety Company				10-22
April Canada Inc.		10-15	10-15	
Atradius Credit Insurance N.V.		12-20	12-20	
Aviva Marine Underwriters		15	15	

Aviva insurance company*	12.5	20	20	12.5
Beacon underwriting		10-15	10-15	
Berkley Insurance Company		10-15	10-15	
Burns & Wilcox Canada		10-15	10-15	
Chubb Insurance company*	10	15	20	
Creechurch International		15	15	
DAS Legal Protection insurance		15	20	
Economical insurance	12.5	20	20	20
Encon Insurance Manager Inc.		15	7.5	
Excess Underwriting Corporation		10-15	10-15	10
Guarantee Company of N.A.*		20	20	25
Gore Mutual	12.5	20	20	25
Intact Insurance	12.5	20	20	
Optimum Insurance	12.5	20	20	
PAL Insurance Brokers		15	15	
Premier Canada Group		12.5-15	12.5-15	
Special Risk Insurance Brokers		10-15	10-15	
Royal & Sun Alliance Facility	10			
South Western Group		12.5-15	12.5-15	
Totten Group		12-15	12-15	
Sports & Fitness Insurance		12-15	12-15	
TRU Transportation Risk Underwriter	10	10	10	

### Contingent Profit Commissions (CPC)

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The more reputable insurers we represent means the more choices we are able to offer consumers.

The insurers with an asterisk noted above recognize our efforts through a Contingent Profit Commission contract. Payment of this CPC may depend on a combination of growth, profitability, volume, retention and increased services that we provide on behalf of an insurer. CPC is not guaranteed. For detailed information on CPC, please go to the individual company's website.

Should there be an increase in any commission we receive from your insurer, or any other material change that affects compensation arrangements, this disclosure statement will be amended accordingly.

If you have any questions regarding this, or any other aspect of your insurance please contact:

Jesmond Tabone President

226.216.5777

[jesmond@taboneinsurance.com](mailto:jesmond@taboneinsurance.com)

**Regular Business Hours** – Monday to Friday – 9:00 am to 5:00 pm. Other times by appointment.