

As your Independent Insurance Broker, our role is to provide you with the best overall insurance value by balancing coverage, service, and price. We are committed to delivering personalized, high-quality service, including professional insurance advice, ongoing policy maintenance, and claims support. Should any issues arise regarding your insurance coverage, we act as your advocate, using our knowledge and experience to represent your best interests.

Brokerage compensation is included as part of your insurance premium. Below is a list of the insurance companies we represent, along with the typical range of compensation each provides to us as a percentage of your overall premium. This commission is paid annually for both new business and policy renewals and may vary based on several factors, including the type of policy.

- **Definity Financial Corporation** (Economical Insurance Company): 10% – 20%
- **Intact Financial Corporation** (Intact Insurance, Jevco Insurance, Facility Association): 5% – 22.5%
- **Integrated Mutual Insurance Group** (Dufferin Mutual Insurance Company): 10% – 20%
- **Caradoc Townsend Mutual Insurance Company:** 10% - 20%
- **Portage Mutual Financial Inc.** (Portage Mutual Insurance Company): 10% – 20%
- **Various Managing General Agents (MGAs):** 7% – 17%

To maintain strong relationships with quality insurers, we work closely with each company to provide the type of business they seek. In recognition of these efforts, some insurers may offer a Contingent Profit Commission. This compensation is based on a combination of factors such as growth, profitability, volume, retention, and services provided on behalf of the insurer. Contingent Profit Commission is not guaranteed.

In addition to outlining how our brokerage is compensated, we are committed to providing transparency regarding our ownership structure. On December 15, 2017, Norwich Insurance Brokers o/b 1129337 Ontario Inc, was acquired by three insurance company partners, each holding an equal ownership interest. In 2026, Portage Mutual Financial Inc. divested its interest in 1129337 Ontario Inc., and its ownership stake was assumed by Kent & Essex Mutual Insurance Company.

Norwich Insurance Brokers o/b 1129337 Ontario Inc. is now jointly owned by Integrated Mutual Insurance Group (formerly Dufferin Mutual Insurance Company), Caradoc Townsend Mutual Insurance Company, and Kent & Essex Mutual Insurance Company.

These three organizations are Canadian Mutual Insurance Companies, each with more than 125 years of operating history. They continue to play an active role in supporting the communities in which they conduct business.

Your insurer will provide a Consumer Code of Rights and Responsibilities, which will be forwarded to you along with your policy documentation. Should you have any questions regarding this information, or about our commission or ownership structure, please do not hesitate to contact our office.