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Our Broker Compensation

Thank you for your business. As your trusted advisor, we purchase products and services on your behalf that are available, affordable, and understandable.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed the insurers that we represent on the following page and have included the range of compensation each provides as a percentage of your overall premium.

This commission percentage is paid annually for both new business and renewals. Should there be a change in the commission schedule we receive from your insurer, or any other material change that affects compensation arrangements, we will notify you.

To maintain strong relationships with quality insurer partners, we work with each company to provide the type of business they desire. The Insurers noted with an asterisk recognize our efforts through a Contingent (Profit) Commission contract. The 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 the Contingent Commission, please go to the individual company's website.

Our disclosure commitments are made in the best interest of our customers. We encourage you to also consult the commitments made by the insurance industry and individual companies by consulting their websites or other available information.

Thank you for choosing Independent Insurance Managers Inc.



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Commercial Insurers

** Indicates Insurers with whom Independent Insurance Managers Inc. has a Contingent Profit Commission agreement*

Insurer	Commission %	Insurer	Commission %
ABEX Affiliated Brokers Exchange Inc.	0 – 15	HDI Global SE Canada	0 – 20
AIG Insurance Canada	0 – 15	Intact Insurance - Surety	0 – 25
AM Fredericks Underwriting	0 – 15	Intact Insurance *	0 – 20
APOLLO Insurance Agency Ltd.	0 – 15	Intact Public Entities Inc.	0 – 20
April Canada Inc	0 – 15	K & K Insurance	0 – 15
Arch Insurance	0 – 20	Liberty Mutual Canada	0 – 20
Aviva Canada – Surety	0 – 25	Lloyds of London	0 – 20
Aviva Canada *	0 – 20	Markel Canada	0 – 20
Axis Capital Canada	0 – 20	MedThree Insurance Group	0 – 15
Beazley Canada Limited	0 – 20	Northbridge *	0 – 20
Berkley Canada	0 – 20	Pacific Marine Underwriting Managers	0 – 15
Boiler Inspection & Insurance	0 – 20	PAL Insurance	0 – 20
Burns & Wilcox	0 – 20	Premier Marine	0 – 20
CannGen Insurance Canada	0 – 15	REVAU Advanced Underwriting Inc.	0 – 15
Cansure Underwriting Ltd.	0 – 15	Ridge Canada	0 – 15
CFC Underwriting Ltd.	0 – 22.5	Signature Risk Partners Inc.	0 – 15
CHES Special Risks Inc.	0 – 20	South Western Group	0 – 15
Chubb Insurance – Surety	0 – 25	Sovereign General *	0 – 20
Chubb Insurance *	0 – 20	Special Risk Insurance Manager	0 – 20
Chutter Underwriting Services Inc.	0 – 15	Strategic Underwriting Managers Inc.	0 – 20
Coalition Insurance Solutions Canada Inc.	0 – 15	Totten Insurance Group Inc.	0 – 20
Coast Underwriters	0 – 20	Travelers – Surety	0 – 25
Definity Insurance Company (Economical) *	0 – 20	Travelers *	0 – 20
Dominion of Canada – Surety	0 – 25	Trinity Underwriting Ltd.	0 – 20
Dominion of Canada *	0 – 20	Trisura	0 – 20
Eagle Underwriting Group Inc.	0 – 15	Unica Insurance *	0 – 20
Ecclesiastical Insurance	0 – 20	Unique Risks	0 – 20
Evolution Insurance Managers Inc.	0 – 20	Victor Insurance Managers	0 – 20
Export Development Canada	0 – 15	Wawanesa Insurance Co *	0 – 20
Facility Association (Nordic)	10% or \$310 Fee	Wynward Insurance Group	0 – 20
Forward Insurance Managers Ltd.	0 – 15	Xpert Underwriting Inc.	0 – 15
GFH Underwriting Agency Ltd.	0 – 20	Zurich Insurance Company of Canada	0 – 20
Global Aerospace Underwriting Managers Limited	0 – 15		
Group One Underwriters	0 – 15		



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