

**RE: CONSUMER INFORMATION REGARDING BROKER COMPENSATION**

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. R.K. Mooney Insurance Brokers Ltd. is partnered with the Collectivfide Insurance Group which is owned by a number of Farm Mutual Insurance Companies around the Province of Ontario. Collectivfide Insurance Group does not sell insurance products to the consumer. R.K. Mooney Insurance Brokers Ltd. continues to purchase insurance products and services on your behalf through contracted insurance companies some of which have ownership in the [Collectivfide Insurance Group](#)

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 insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate using our experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below the Automobile and Property Insurers that we represent for both personal and commercial business. Included is the range of compensation each provides as a percentage of your overall premium on both new business and renewal policies. A variety of specialty companies are used for those policies not offered by the above contracted companies. These include:

GroupOne, Agile Underwriting, Burn & Wilcox, Premier Marine, PAL Insurance Brokers & Others. Commissions vary but would not exceed 15%

	<b>Auto</b>	<b>Property</b>		<b>Auto</b>	<b>Property</b>
Aviva **	12.5%	20%	Germania Mutual	12.5%	20%
Echelon Ins **	12.5%		Intact Ins **	12.5%	20%
Economical Ins **	12.5%	20%	Intact Special Lines	10%	10-20%
Facility Ins (Nordique)***	7.5-11%	n/a	Jevco	5-12.5%	
Gore Mutual Ins **	12.5%	20%	West Wawanosh **	12.5%	20%

\*\* Commission is based on insurer’s prior year or past few year’s profitability

\*\*\* Commission is capped at \$ 185.00 to \$ 370.00 on all policies except commercial auto

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 one to provide the type of business that they desire. The Insurers with a double asterisk (\*\*) noted above recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission depends 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 of Contingent Commission, please go to the individual company’s website.

RK Mooney Insurance Brokers is owned by Collectivfide Insurance Group Inc., whose shareholders are several mutual insurance companies. For a complete list of these insurance companies, please click on [www.collectivfide.com](http://www.collectivfide.com) and navigate to the Privacy Policy, or call our office at the number at 705-726-9941.

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

R.K. MOONEY INSURANCE BROKERS LTD.