

Our Broker Compensation

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

Our role is to provide you with the best insurance value for your money 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 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.

In order for us to maintain strong relationships with quality insurers, we work with each 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 Contingent Commission, please go to the individual company's website. This may include sales incentives.

We also have specific insurance programs written exclusively with one insurer in which we have entered into an exclusive contract. We will advise you if you are being considered for one of these insurance programs.

Our disclosure commitments are made in the best interest of consumers. 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 **Whitley Newman Insurance & Financial Services**

We've Partnered with Navacord. We've always delivered value with service excellence and customized coverage, but now, by partnering with Navacord, our boutique brokerage can offer more diverse products, more sector expertise, and more carrier access without compromising our identity. By blending Navacord's national reach, strength, and security with our local relationships and knowledge, we are able to optimize value for you.

Navacord is a leading insurance and risk management company created to keep the Canadian entrepreneurial spirit alive. Led by a passionate and engaged partnership group, Navacord is committed to the success of its clients and delivering expert advice in an increasingly complex world, allowing clients to face the future with confidence. Navacord is entrepreneurial and creative – which is why it seeks our partnerships with local, independent brokerages like ours. For more details please visit our website [Whitley Newman](#)

Commercial Insurers

* Indicates Insurers with whom we have Contingent Profit Commission agreement

** In addition, other insurers may pay a supplemental compensation, in which case their agreements do not include contingencies.

Insurer	Commission	Insurer	Commission
ABEX Affiliated Brokers Exchange Inc	0 - 15	Jevco Insurance Company *	0 – 12.5
Agile Underwriting Solutions	0 - 15	K & K Insurance	0 - 15
AIG Insurance Canada **	0 – 27.5	Liberty Mutual Canada*	0 - 20
AM Fredericks Underwriting	0 – 12.5	Lions Gate Underwriting Agency	0 - 15
Apollo Insurance Solutions Ltd	0 - 15	Markel Canada Limited	0 - 20
April Canada Inc	0 – 15	Marsh Canada Limited	0 – 27.5%
Arch Insurance	0 - 20	Milco Insurance Broker Solution Centre	0 - 15
Aspen Insurance UK Limited	0 – 20	Next Wave Insurance Canada	0 - 20
Aurora Underwriting Solutions	0 – 15	Northbridge General Insurance Corporation*	0 - 20
Aviva Canada *	0 – 20	NovaRisk Inc.	0 - 20
Aviva Canada – Surety *	0 – 30	Pacific Marine	0 - 15
AXA Insurance Company	0 - 20	PAL Insurance	0 - 15
Beacon Underwriting Ltd	0 - 20	Pitcher & Doyle	0 – 17.5
Beazley Canada Limited	0 – 20	Premier Canada Assurance Managers Ltd	0 - 15
Berkley Canada	0 – 20	Premier Marine Insurance Managers Group (West) Inc	0 - 15
Berkshire Hathaway Specialty	0 - 20	Royal & Sun Alliance	0 – 20
BFL Canada Risk & Insurance Services Inc	0 – 10	S&G Canada *	0 - 20
Boxx Insurance Inc	0 - 20	Signature Risk Partners Inc	0 - 15
Burns & Wilcox Canada	0 – 25	South Western Insurance Group Ltd	0 - 15
CanSure Underwriting Ltd	0 - 15	The Sovereign General Insurance Company*	0 - 20
Ches Special Risks	0 – 15	Special Risk Insurance Managers	0 - 15
Chubb Insurance Company of Canada *	10 – 20	Starr Insurance & Reinsurance Limited	0 - 20
Chutter Underwriting Services	0 - 15	Stewart Specialty Risk Underwriting Ltd	0 - 15
CNA Insurance (Continental Casualty Company) *	0 – 20	Strategic Underwriting Manager	0 - 15
Coalition Insurance Solutions Canada	0 - 15	The Boiler Inspection and Insurance Company of Canada	0 - 20
Coast Underwriters Limited	0 - 20	The Bay of Quinte Mutual Insurance Company *	0 – 20
Commonwell Mutual Insurance *	0 – 20	Totten Group	0 - 15
Definity Insurance Company *	0 - 20	Travelers – Surety *	0 - 30
Eagle Underwriting Group Inc	0 - 15	Travelers *	0 - 20
Ecclesiastical Insurance	0 - 20	Trinity Underwriting Managers Ltd	0 - 15
Echelon General Insurance Company*	0 - 20	TriPoint Insurance Underwriting	0 – 17.5
Evolution Insurance Company of Canada	0 - 15	Trisura *	0 - 20
Facility (Nordic) **	0 – 11	Trisura – Surety *	0 - 30
Gore Mutual Insurance Company *	0 - 20	Unique Risks	0 - 15
Groupassur Inc	0 - 15	Victor Insurance Managers Inc *	0 - 15
GroupOne Underwriters	0 - 15	Wawanesa Insurance Co *	0 - 20
Hagerty Canada	0 – 12.5	Wynward Insurance Group	0 - 20
Hamilton Township Mutual *	0 - 20	XL Specialty Insurance Company	0 - 20
Intact Insurance (incl RSA Canada) *	0 - 20	Xpert Underwriting Inc	0 - 15
Intact Insurance – Surety *	0 - 30	Zurich insurance *	0 - 20
Intact Public Entities Inc.	0 - 20		