



People-Inspired Insurance

Our Broker Compensation

To our Clients:

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.

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 advocates, using our professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below Automobile & Property/Casualty Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Wawanesa	7.5% to 20%	https://www.wawanesa.com/canada/index.html
Travelers	10% to 20%	http://www.travelerscanada.ca/
Echelon	12.5%	https://echeloninsurance.ca/
Facility** (RSA)	7.5% to 11%	http://www.facilityassociation.com/
Aviva	10% - 20%	https://www.avivacanada.com/
Northbridge	7.5% to 25%	https://www.nbins.com/
Coachman/SGI	12.5% to 20%	https://www.coachmaninsurance.ca/
Jevco	5.5% to 13.5%	https://www.jevco.ca/
Pafco / Pembridge	10% to 20%	https://www.pembridge.com/ and https://www.pafco.ca/
Optimum Frontier	10% to 20%	https://www.optimum-general.com/en/ontario/about-optimum
Various MGA's	5% to 25%	

** Commission is normally capped at \$250.00 **

We also do business with other specialty insurers and our commission ranges from 0% to 25%. In some events we will charge a fee in addition to the normal commission rate we collect if the amount of work and services we provide cannot be adequately reimbursed by our standard commission.

This commission percentage is paid upon the effective date for both new business and renewals.

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 to provide the type of business they desire. The Insurers with an asterisk noted above recognize our efforts through a Contingent (Profit) Commission contract. 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.

Gillons ownership structure is comprised of Individuals as well as Insurers. It is our obligation to advise you that Gillons Insurance Brokers, is partially owned, however not controlled by Northbridge Insurance Company. Our decision to obtain quotes of Insurance from Northbridge for your Insurance needs is in no way influenced by this ownership.

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities, which will be forwarded to you with your next policy declarations page. If you have any questions regarding this or any other aspect of your insurance please [Contact Us](#)

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