

Disclosure

The broker/client relationship is to provide you, our client with information that may be pertinent to your decision about whether to purchase/renew a policy. Without context, it can be difficult for you to understand how the disclosed information relates to your purchase transaction. We also feel this promotes transparency and trust in our relationship with you.

For this reason, we would like you to review the information contained in [this document](#).

Licensed individuals offer independent advice and property and casualty insurance products for a variety of companies. For detailed information about what our role as a broker is, please refer to this document.

We are held to a high standard of conduct by all our regulators. Please review [this document](#) for detailed information.

Most insurers offer a payment method directly payable to the insurer, however, sometimes premiums are financed with a finance company other than our insurer. If you require premium financing, we must advise you who is financing your premium.

From time to time, our brokers may have a conflict of interest regarding your account. In all situations we will strive to ensure that you will always deal with a broker who does not. Should such a conflict exist, we must disclose this to you at the time we provide you with a quotation for insurance.

How we get paid

If you are a client with one of our Ontario locations, please read **How we get paid – Ontario** (below).

Front Row Insurance Brokers Inc. is proud to ensure that you have the insurance portfolio and pricing that suits you best by sharing our insurance expertise and market access. We are available at your convenience to answer any questions you may have, make changes to your policies and to support you in the event of a claim.

Our compensation is included in your insurance premium. For the services that we provide, we primarily receive commissions and contingency amounts paid by insurance companies or other insurance intermediaries. Where agreed in advance, we may also be compensated by specific service fees paid by clients or third parties.

Commission - Commission is normally calculated as a percentage of the premium paid to the insurer. The insurer pays us the commission amount for the services that we provide to you. Our commission is included in the premium that you pay.

Contingency Amounts - Contingent commissions are typically based on the total premium volume placed with an insurer with payment to the broker contingent on a predefined ratio of claims paid to premium volume. Some insurers may include eligibility criteria such as premium growth or retention. Not all markets include contingent commissions. It is important to note that contingent commissions are not paid at the account or policy level.

Fees Paid by Clients – With more complex business insurance programs requiring additional resources, products or services, a fee may be negotiated for additional services. Fees charged will be outlined in a proposal and approved by the client in advance.

Other Compensation and Benefits - We may receive compensation or other monetary benefits from insurers in other ways, including participation in promotions, sales incentives to individual brokers such as nominal gift cards, financial support for marketing or employee training, interest paid to us by financial institutions earned on fiduciary or trust accounts in which we hold your premium payments until they are sent to the insurance company, and fees paid to us for additional services that we provide such as claims adjudication.

How we get paid - Ontario

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Our compensation is included in your insurance premium. For the services that we provide, we primarily receive commissions and contingency amounts paid by insurance companies or other insurance intermediaries. Where agreed in advance, we may also be compensated by specific service fees paid by clients or third parties. Additionally, an insurer may also charge their own underwriting fee. If you are being charged a fee over and above the premium, we must disclose this to you in advance of your insurance transaction.

Commission is normally calculated as a percentage of the premium paid to the insurer. The insurer pays us the commission amount for the services that we provide to our clients. Additionally, an Insurer may elect to charge an underwriting fee. For more detailed information about commission fees and any contingency commissions, please visit our website.

Commission - Commission is normally calculated as a percentage of the premium paid to the insurer. The insurer pays us the commission amount for the services that we provide to our clients. Our commission is included in the premium that you pay. It is paid to us on the effective date of the insurance policy.

Contingency Amounts - Contingent commissions are typically based on the total premium volume placed with an insurer with payment to the broker contingent on a predefined ratio of claims paid to premium volume placed. Some insurers may include eligibility criteria such as premium growth or retention. Not all markets include contingent commissions. It is important to note that contingent commissions are not paid at the account or policy level.

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Almost every insurer or Insurance intermediary is licensed to sell insurance in the Province of Ontario. On rare occasions, if a risk has substantial complexities, we may have to resource insurers who are not licensed in the province of Ontario. We must advise you at the time of quote if this situation is present.

How We Get Paid for our Services

Insurance Company	Compensation varies by Line of Business
AIG Insurance Company of Canada	5-20%
Alliant Insurance Services (US)	5-20%
Allianz Global Risks US Ins.	7.5-20%
Approved Surety & Casualty Inc.	10-25%
Arch Insurance (Canada)	5-20%
Aviva Canada	7.5-25%
AVRO Insurance Managers Ltd	10-20%
AXA XL	7.5-25%
AXIS Reinsurance Company	10-20%
Beacon Underwriting Ltd	15-20%
Beazley Canada Limited	10-25%
Berkley Insurance Company	15-20%
Boiler Inspection Insurance	10-25%
Brant Mutual Insurance	7.5-20%
CAA Insurance	7.5-20%
CAIM Ltd. (Canadian Aviation Insurance Managers)	5-20%
Can-Sure Underwriting Ltd	10-20%
Certain Underwriters at Lloyds	5-25%
Chubb Insurance Solutions	10-27.5%
Coachman Insurance Company	10-20%
Dominion of Canada	10-20%
Ecclesiastical Insurance	7.5-20%
Economical	10-25%
Edge Mutual Insurance Co.	0-20%
Elite Insurance Company	7.5-25%
ENCON Insurance Group Inc	10-15%
Everest Insurance Company of Canada	10-27.5%
Export Development Canada	7.5-20%
Gore Mutual	10-25%
Hagerty Canada, LLC	7.5-25%
Halwell Mutual Insurance	7.5-20%
Hartford Steam Boiler (US)	7.5-20%
Heartland Farm Mutual Inc.	7.5-20%
Intact Insurance	10-30%
Intact Public Entities	7.5-20%
Jevco Insurance Company/ Intact	7.5-20%
Liberty Mutual Insurance Company	10-25%
Lloyds of London	10-27.5%
Markel Canada Limited	7.5-20%
Old Republic Insurance Company	7.5-20%

Optimum Insurance Co.	7.5-25%
Optimum West Insurance Company	7.5-25%
Optiom Inc	7.5-25%
Pafco Insurance	7.5-20%
PAL Insurance	10-20%
Peace Hills	7.5-25%
Pembridge Insurance	7.5-20%
Perth Insurance	5-20%
Portage Mutual	10-20%
Red River Mutual	10-25%
Reel Media Canada Limited	10-25%
Royal Sun Alliance - Facility	5-20%
Sask Mutual	10-20%
SGI Canada	10-25%
Sovereign General Insurance	10-20%
Special Risk Insurance Managers	10-20%
St. Paul's Travelers	7.5-20%
Sutton Special Risks Ltd	10-25%
Travel Underwriters / Tugo	10-20%
Travelers Insurance Co of Canada	10-30%
Trisura Guarantee Insurance Company	10-20%
Unica Insurance Company	5-20%
Various MGA's and other	5-25%
Wawanesa Mutual Insurance Company	10-25%
Western Assurance Company	10-30%
Wynward Insurance Group	10-20%
Zurich Insurance Company	7.5-25%