

Brokerage Compensation Disclosure Statement – How are we paid?

Thank you for selecting Leslie & Giles Insurance Limited for your property and casualty insurance needs. This brokerage is completely **independent** and free from any conflict of interest when advising you, the consumer (s) / our client(s), and recommending one of the insurers that we represent. Should this change in the future, rest assure you will be notified.

As an independent brokerage, we purchase insurance products on behalf of our clients and place insurance policies with various markets. In doing so, we are committed to striking an intelligent balance between premiums paid and coverage purchased. We aim to provide our customers with personalized service, high quality professional advice, ongoing policy maintenance and claims support. The insurer will compensate the brokerage through commission payments. The commission is calculated as a percentage of the premium paid to the insurer for a specific policy. It is included within the premium amount that the client pays to the insurer and is NOT a surcharge. The commission varies by type of policy and carrier.

Our office has contracts with three reputable insurers: [Aviva Canada](#), [Chubb Canada](#), [Definity Canada](#) (formerly Economical Insurance, and recent purchaser of [Travelers Canada](#)), and [Wawanesa Insurance](#). You can click on the company named to review their broker compensation pages. Our brokerage also represents a variety of other insuring markets which are licensed in Ontario, Canada and can offer alternate specialty lines & commercial insurance solutions. These markets currently include APRIL Canada, CHES Special Risk Inc., Forward Insurance Managers Ltd., GroupOne Insurance Services, Lions Gate Underwriting Canada, PAL, Premier Canada Assurance Managers Ltd., Reinsurance Management Associates, Inc. (RMA), South Western Insurance Group, Special Risk Insurance Managers (SRIM), Sports & Fitness Insurance Canada, Trinity Underwriting, among others. See below for a full breakdown of all the markets we represent and the commissions we earn with each (varies based on line of business).

Aviva Insurance Co. of Canada *	12.5% - 20%	LionsGate Insurance	10% - 15%
Aviva Lifestyle Insurance *	15%	Markel Canada	10% - 20%
Aviva Elite Insurance *	15%	Nordique / The Facility Association	Set Fees
April Canada Inc.	10% - 20%	Optiom Insurance	20-30%
April Marine Insurance	15% - 20%	PAL Insurance	Set Fees
CHES Special insurance	10% -15%	Premier Canada Assurance Managers	15% - 20%
Chutter Underwriting Services	10% -15%	SouthWestern Insurance Group	10% - 15%
Coalition Inc.	15%	Special Risk Insurance Managers (SRIM)	10%-20%
Chubb *	10%-20%	Sports & Fitness Insurance	10% – 15%
Definity Insurance *	10%-20%	Travelers Canada*	12.5% - 20%
Forward Insurance	10%-15%	Trinity Underwriting	10% - 15%
Group One Insurance	10% - 15%	Wawanesa Insurance*	7.5% - 20%
Hagerty Insurance *	12.5%	Victor Insurance	10% - 20%

In order for us to maintain strong relationships with high 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 refer to the individual company's website, or contact our office.

LESLIE & GILES
INSURANCE LIMITED

Est. 1928

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We may receive other forms of compensation including but not limited to attendance at educational events, meetings, seminars, reimbursements of promotional, marketing, advertising expenses and set up fees for premium financing contracts. We also charge a fee for complex business insurance programs and when additional resources or products are provided to clients.

You may contact our office if you have any questions about these markets or how our brokerage is compensated. Thank you for taking the time to read through our disclosure statement.