## **Best Buy Insurance Brokers Inc.**

One Rossland Road West, Suite 208 - Ajax ON L1Z 1Z2

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

Brokerage compensation is part of your insurance premium. At Best Buy Insurance Brokers, we are compensated through either a commission percentage or specifically identified fees. This is common practice in our industry and for your benefit we have identified the range of commissions we receive for each type of insurance policy issued.

### **Auto Insurance**

Aviva	12.5%	Economical	12.5%
Intact	12.5%	Pembridge	10 – 12.5%
RSA	12.5%	Wawanesa	12.5%

In all other circumstances our normal commission ranges from 5% to 12% -- In some very rare instances it is a nominal flat fee.

#### **Home Insurance**

Aviva	20%	Economical	20%
Intact	20%	Pembridge	20%
RSA	20%	Wawanesa	20%

In all other circumstances our normal commission ranges from 10% to 20%

## **Commercial Insurance**

Our normal commission ranges from 5% to 20%

We are neither owned nor controlled by any insurance company and operate under their standard company contracts. These contracts, in some instances, provide for contingent profit commission based upon the underwriting profitability of the total business with the specific carrier. This is standard within our industry and varies little company to company.

If you have any questions regarding this or any other aspect of your insurance please contact your licensed representative for further information.

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

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