



BOWMAN & GIBSON
INSURANCE BROKERS

Our Role as Your Insurance Broker

As your insurance broker, 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.

For over 100 years, we have proudly operated as an independent insurance brokerage. This independence allows us to work with a wide range of insurers, ensuring we offer unbiased recommendations. We do not hold exclusive contracts with any insurer and remain entirely free from ownership ties to them.

Our brokerage is licensed through the Registered Insurance Brokers of Ontario (RIBO), and our staff are individually licensed brokers. As part of our professional obligations, we ensure full transparency regarding our duties to you as a client. For more details, please review the enclosed *Fact Sheet About Your Registered Insurance Broker* and the *Principles of Conduct for Insurance Intermediaries*.

Brokerage Compensation Disclosure

Brokerage compensation is part of your insurance premium. To maintain transparency, we have outlined below the insurers we represent and the range of commission rates they provide. These commission percentages are paid annually for both new business and renewals and are subject to change at the insurer's discretion. We will make every reasonable effort to notify you of changes to broker compensation as is necessary.

Learn how we are compensated by the insurers and managing general agents we work with by reading the below.



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Companies marked with an asterisk (*) noted below recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent Commission depends on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the Insurer. Contingent Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

Automobile

Insurer	Commission Range
Commonwell Mutual Insurance Group*	12.5%
Hagerty Insurance	12.5%
Intact Insurance*	10% to 12.5%
Jevco Insurance*	5% to 12.5%
Nordic (Facility)	5% to 12.5% - max \$250
Pembridge Insurance*	10% to 12.5%
Pafco Insurance*	10% to 12.5%
Unica Insurance*	12.5%

Property

Insurer	Commission Range
ABEX	10% to 20%
Apollo	20%
Approved Casualty & Surety	10% to 20%
April Canada/Marine	10% to 20%
CHES Special Risk	10% to 20%
Chubb	15%
Chutter Underwriting	10% to 20%
Commonwell Mutual Insurance Group*	20%
Forward Insurance	10% to 20%
Intact Insurance*	20%
Max Insurance*	20%
PAL Insurance	20% or Quoted Agency Policy Fee
Pembridge Insurance*	20%
Premier Canada/Marine	15% to 20%
Revau	10% to 20%
Special Risk Insurance Managers	15%
Specialty Program Group Canada Inc.	10% to 20%
South Western Insurance Group	10% to 20%
Unica Insurance*	20%
Vailo	10% to 20%



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Commercial & Misc. Lines

Insurer	Commission Range
ABEX	10% to 20%
Apollo	20%
Approved Casualty & Surety	10% to 20%
April Canada/Marine	15% to 20%
BOXX Insurance	20%
CHES Special Risk	10% to 20%
Chubb	15%
Chutter Underwriting	10% to 20%
Coalition	10% to 20%
Commonwell Mutual Insurance Group*	20%
Ecclesiastical	15 to 20%
Economical Insurance	25%
Forward Insurance	10% to 20%
Group Medical Services	15% to 35%
Intact Insurance*	17% to 20%
Markel Insurance	10% to 25%
Nordic Insurance	5% to 12.5%
PAL Insurance	20% or Quoted Agency Policy Fee
Pembridge Insurance*	20%
PFP Inc.	15%
Premier Canada/Marine	15% to 20%
Revau	10% to 20%
Special Risk Insurance Managers	15%
Specialty Program Group Canada Inc.	10% to 20%
Sports & Fitness	15%
South Western Insurance Group	10% to 20%
TuGo	15% to 30%
Unica Insurance*	20%
Vailo	10% to 20%