

Our Brokerage Compensation Disclosure

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.

This commission percentage is paid annually 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 insurance companies, we work with each to provide the type of business they desire. The insurance companies noted with an asterisk recognize our efforts through a Contingent (Profit) Commission contract. The payment of this Contingent (Profit) Commission may depend on the combination of growth of premiums, profitability (claims loss ratio), retention and increased services that we provide on behalf of the insurance company. Contingent Profit Commission is not guaranteed. Each individual Insurance Company provides detailed information about their specific Contingent Profit Commission on their website.

Our disclosure commitments are made in the best interest of you, the insurance consumer and we are regulated to the standards of the Registered Insurance Brokers of Ontario.

Registered Insurance Brokers of Ontario – www.ribo.com



Scott Maskell

President Erion Insurance Group o/b Glenny Insurance Broker Limited

Please refer to the next page for a specific list of all the insurance companies and Managing General Agents that we work with.



Below are the Insurance Companies and Managing General Agents (MGA) that we represent and the range of compensation each provides as a percentage of your overall premium.

	AUTO INSURANCE	PROPERTY INSURANCE
*AVIVA Canada	7%-12.5%	20%
*Definity Insurance o/a Economical	7%-12.5%	20%
*Dufferin Mutual Insurance	7%-12.5%	20%
Ecclesiastical Insurance	7%-12.5%	20%
*Echelon Insurance	7%-12.5%	N.A.
*Intact Insurance	7%-12.5%	20%
Liberty International	N.A.	20%
*Portage Mutual Insurance	7%-12.5%	20%
*Travelers Insurance Company	7%-12.5%	N.A.
Jevco Insurance	7%-12.5%	N.A.
Zurich Insurance Company Ltd.	N.A.	20%
April Canada (an MGA)	N.A.	15%
Coast Underwriters Limited	N.A.	20%
Intact Public Entities (an MGA)	7%-12.5%	20%
Premier Canada Assurance (an MGA)	N.A.	15%
ABEX Affiliated Brokers (an MGA)	N.A.	15%
Reveau Advanced Underwriting (an MGA)	N.A.	15%
Forward Insurance Managers (an MGA)	N.A.	15%
South Western Group (an MGA)	N.A.	15%
Beazley Canada Limited (an MGA)	N.A.	15%
Special Risk Insurance Managers (an MGA)	N.A.	15%
South Western Group (an MGA)	N.A.	15%
CHES (an MGA)	N.A.	15%
Markel Canada Limited (an MGA)	N.A.	20%
Strategic Underwriting Managers (an MGA)	N.A.	15%
Burns & Wilcox (an MGA)	N.A.	15%
Unique Risk (an MGA)	N.A.	15%
Totten Insurance (an MGA)	N.A.	15%
GroupOne Underwriters (an MGA)	N.A.	15%
Victor Canada (an MGA)	N.A.	15%
CFC Underwriting Limited (an MGA)	N.A.	15%
Hdi Global SE	N.A.	20%
Can Sure Underwriting (an MGA)	N.A.	15%
Global Aerospace Underwriting (an MGA)	N.A.	15%
Trinity Underwriting Managers	N.A.	15%

