



Broker Compensation & Disclosures

Financial Interest Disclosures - AP Insurance Brokers Inc. is a privately owned and operated independent insurance brokerage. We do not have any exclusive arrangements, financial ownership interest, or network affiliation held by any of our insurers or corporate partners.

Broker Services - As your broker, our role is to seek out and provide you with the best insurance value by combining coverage, service and price through our available insurer markets. We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance, and claims support. If any issues arise regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Brokerage Compensation - AP Insurance Brokers Inc. is paid commission or fee for our services to you and it is part of your insurance premium. Fees may be paid to AP Insurance Brokers Inc. by clients, in lieu of commission in some circumstances. Listed below are the names of the primary insurance companies we represent and the range of compensation each provides as a percentage of your overall premium.

Insurer	Compensation	Insurer	Compensation
ABEX Affiliated Broker Exchange	0 - 20%	Gore Mutual **	0 - 20%
April / April Marine Canada	0 - 20%	Intact Insurance **	0 - 20%
Aviva Canada **	0 - 20%	Intact Public Entities	0 - 15%
Aviva Elite	0 - 20%	Jevco	0 - 20%
Burns and Wilcox Canada	0 - 15%	Nordic Facility Insurance (Personal Facility)	Capped \$250
Definity (Economical) Insurance **	0 - 20%	Nordic Facility Insurance (Commercial Facility)	12.5%
Markel Canada	0 - 20%	Heartland Farm Mutual **	0 - 20%
Victor Canada.	0 - 20%	Pacific Marine Underwriting Managers	0 - 20%
Forward Insurance	0 - 15%	Premier Group of Companies	0 - 15%
Southwestern Insurance Group	0 - 15%	Coalition Inc.	0 - 15%
Totten Group Insurance	0 - 15%	Western General	0 - 20%

This commission percentage is paid annually for both new business and renewals.

Should there be a change in the commission schedule we receive from your insurer, or any other material change that affects compensation arrangements, we will update this disclosure accordingly.

Sales Incentives - Incentives are offered from time to time by insurers through contests, trips and other forms of hospitality. These incentives are based on criteria outlined by the respective insurers. It is **NOT** a business practice of AP Insurance Brokers to participate in any such incentives as we believe it does not align with providing objective advice and serving the best interests of our clients.

Contingent Profit Commissions - For us to maintain strong relationships with insurance companies, we work with each to provide the type of business they desire. The Insurance companies with an asterisk (**) noted above recognize our efforts through a Contingent (Profit) Commission (CPC) contract. Payment of the CPC may depend on a combination of growth, profitability / (loss ratio), volume, retention, and increased services that we provide on behalf of the Insurance Company. **CPC is not guaranteed.** It is based on the average results over a determined period and is not related to any one customer or group of customers. For detailed information on Contingent Commission, please go to the individual company's website.

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

Thank you for Choosing AP Insurance Brokers Inc.