

Statement on Brokerage Services



Corporate Insurance



Professional Liability /
Errors & Omissions Insurance



Marine Cargo Insurance



International Insurance



Transportation Insurance



Media Insurance



Financial Services



Investments



VIP Personal Insurance



Corporate Partnerships



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Markham, Ontario
L6G 1C3
Telephone: 905-479-6670
Fax: 905-479-9164
Toll free: 1-800-267-6670

1270 Central Parkway West, Suite 200
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www.cgbgroup.com



Brokerage
Services &
Compensation

The CG&B Group Inc.

Statement on Brokerage Services & Compensation

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. For your benefit, we have listed the Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

The CG&B Group Inc. may from time to time enter into non-standard arrangements which could have compensation terms that fall outside these ranges. We may carry out additional services such as data entry, processing claims payments and conducting site surveys. This additional work is compensated by payment of an agreed fee or commission.

	Auto	Property	Liability
Aviva Insurance Company of Canada*	7.5% - 12.5%	20%	15%
Axa Insurance (Canada)*	7.5% - 12.5%	15% - 20%	15% - 20%
Axis Reinsurance Company		15% - 20%	
Berkley Insurance Company		15%	15%
Cafo, Inc.	0% - 0.6%	0% - 0.6%	0% - 0.6%
Catlin Canada Inc.		15% - 20%	
Chubb Insurance Company of Canada*	10% - 12.5%	15% - 20%	15% - 20%
CNA Canada		10% - 15%	10% - 15%
Continental Casualty Company*	10% - 12.5%	10% - 20%	15% - 20%
Ecclesiastical Insurance Group		15% - 20%	
Economical Mutual Insurance Company*	5% - 12.5%	20%	20%
Facility Association (R&SA)	6% - 11%		
GCAN Insurance Company*		10% - 20%	15%
Guarantee Company of North America*	10% - 12.5%	25%	20%
Intact Insurance Company*	7.5% - 12.5%	20%	15% - 20%
Jevco Insurance Company*	10%	20%	20%
Lombard General Insurance Company of Canada*	7.5% - 12.5%	20%	15% - 20%
Markel Insurance Company of Canada*	10%		
Novex Insurance Company	7.5% - 12.5%	20%	15% - 20%
Royal & SunAlliance Insurance Company of Canada*	7.5% - 12.5%	20%	15% - 20%
Travelers Guarantee Company of Canada*	7.5% - 12.5%	15% - 20%	15% - 20%
Trisura Guarantee Insurance Company*	7.5% - 12.5%	20%	20%
Zurich Insurance Company*	7.5% - 12.5%		

In addition to the Insurance Companies we represent under contract, as indicated above, The CG&B Group Inc. will place risks with Specialty Markets when it is in our client's best interest. In most cases, these specialty markets provide compensation at a lower rate than the Insurers we represent. In some cases, it may be necessary for us to charge a fee in lieu of or in addition to the commission payable under the insurance policy.

In these cases, we will disclose both the fee and any commission payable under the insurance policy.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The insurers with an asterisk (*) recognize our efforts through a Contingent Commission contract. Payment of this Contingent Commission depends on a combination of profitability (loss ratio), and / or growth (usually over a number of years) and / or increased services that we provide on behalf of the Insurer.

In some instances, the occurrence of a few large losses on our book of business can disqualify us from receiving a contingent profit payment for one or more years. For detailed information on Contingent Commission, please go to the individual company's website.

The CG&B Group Inc. shares common ownership with Royal & SunAlliance Insurance Company. In addition, we have a loan from, and a loan guaranteed by Royal & SunAlliance Insurance Company that was used to expand our business.

If you have any additional questions or require other information regarding any of the compensation received by The CG&B Group Inc. for any of its insurance brokerage services, please do not hesitate to contact your account executive, or visit our web site at www.cgbgroup.com