



Excalibur Compensation Disclosure – Commercial

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 benefits, we have listed below **Commercial** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Commercial Insurers	Overall Premium Compensation
Intact *	12.5-20%
Wawanesa *	12.5-20%
Howick *	12.5-20%
Gore	12.5-20%
Aviva *	12.5 - 20%
Definity*	12.5- 20%
Heartland Farm Mutual *	12.5-20%
Nova Mutual *	12.5- 20 %
South Easthope*	15 - 20%
Travelers *	12.5 - 20%*

* May be eligible for Contingent Commission

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

Should there be an increase in the commission schedule we receive from your insurer, or, any other material change that affects compensation arrangement we will notify you.

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

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