

Doing Business with Us

WHAT IT MEANS TO WORK WITH A BROKER

An insurance broker is a licensed professional who acts as an intermediary between you and insurance companies. We help you evaluate options, place coverage that fits your needs, and support you through changes, renewals, and claims.

WHY CLIENTS CHOOSE AN INDEPENDENT BROKER

Choice in the market - Access to multiple insurers means we can compare options to find the right fit.

No extra cost - For most policies, broker compensation is included in the premium and paid by the insurer. You gain advice, advocacy, and renewal strategy without additional fees.

Advocacy & escalation - When something is unclear, time-sensitive, or contentious, we interpret coverage, coordinate documentation, and escalate issues through proper channels.

Your interests come first - Many brokerages are not truly independent and are partially or wholly owned by insurance carriers, creating a conflict of interest. As an independent brokerage, our advice is always in your best interest.

HOW WE ARE PAID

As your broker, our compensation is generally included in your insurance premium and paid by the insurer. Compensation varies by line of business and insurer. Below are the commission ranges for the insurers we represent:

Insurer	Commission	Insurer	Commission
Aviva Canada	12.5% – 20%	Jevco Insurance	12.5% – 20%
CAA Insurance	12.5% – 20%	Lloyd's Canada	20% – 25%
Chubb Insurance	10% – 20%	M-JAK Insurance Brokers Inc.	15% – 20%
Definity Insurance Group	7.5% – 20%	Nordic Insurance	7.5% – 11%
Ecclesiastical Insurance	10% – 20%	Optimum Insurance Company	12.5% – 20%
Echelon General Insurance	12.5% – 20%	The Commonwell Mutual Insurance Group	12.5% – 20%
Gore Mutual Insurance Company	12.5% – 20%	Travelers Canada	10% – 20%
Hagerty Insurance	10% – 12.5%	Wawanesa Insurance	10% – 20%
Intact Insurance	12.5% – 20%		

Other Specialty Markets	Commission	Other Specialty Markets	Commission
Auto	7.5% – 12.5%	Property	15% – 25%
Specialty	10% – 25%	Surety	20% – 25%

Roughley Insurance Brokers Ltd. is a minority shareholder in M-JAK Insurance Brokerage Inc.

Contingent profit commissions: Certain insurers may pay contingent profit commissions based on the overall profitability and volume of business placed. These arrangements help us invest in our team, technology, and service capabilities.