

OUR BROKER COMPENSATION



L.D. Dermody
Insurance Brokers (1982) Inc.

Thank you for choosing us as your Independent Insurance Broker. We're dedicated to helping you find the insurance products and services that best suit your needs.

Our mission is to deliver the best value in insurance, balancing coverage, service, and cost. We pride ourselves on providing personalized support, including expert advice, ongoing policy management, and claims assistance. If any issues arise with your coverage, we'll advocate for you, leveraging our experience to represent your interests effectively.

Please note that our brokerage compensation is included in your insurance premium. Below, you'll find a list of the companies we represent along with the range of compensation percentages based on your total premium. This commission is paid annually for both new policies and renewals. If there are any changes in the commission structure from your insurer, we will keep you informed.

Occasionally, we may participate in sales incentive programs from individual insurers. Rest assured, this does not impact our commitment to providing you with the best insurance value in terms of coverage, service, and pricing.

To maintain strong relationships with quality insurers, we collaborate with them to align our business needs. Insurers marked with an asterisk acknowledge our efforts through a Contingent (Profit) Commission contract. Payment of these Contingent Commissions may depend on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the Insurer. Contingent Commission is not guaranteed. For more information on Contingent Commission, please visit the individual Company's website.

Company	Company's Website	Automobile Insurance	Property Insurance	Life Insurance
Ches Special Risk Inc.	www.chesspecialrisk.ca		15%	
Chubb Insurance Company	www2.chubb.com	10%	15%	
Definity Insurance Company*	www.economical.com	7.5% to 12.5%	20% to 25%	
Facility Association	www.facilityassociation.com	6% to 11% some classes capped at \$370.	-	
Intact Insurance Company*	www.intact.ca	7.5% to 12.5%	15% - 20%	
Jevco Insurance Company	www.jevco.ca	5% to 15%		
Manulife Financial	www.manulife.ca			20%
Orbit Insurance Services	www.orbit.ca		10%	
Premier Canada Assurance Managers Ltd & Premier Marine Insurance Managers Group (West) Inc.	premiergroup.ca		15%	
Strategic Underwriting Managers Inc.	www.suminsurance.ca		15%	
South Western Insurance Group Ltd.	swgins.com		12.5%	
The Totten Insurance Group Inc.	www.tottengroup.com		10% - 15%	
Travelers Canada*	www.travelerscanada.ca	7.5% to 12.5%	20%	