

Henninger Insurance & Financial Services Compensation Disclosure Statement

To our Customers

Thank you for your business! As your independent broker, our role is to provide you with the best insurance value, combining coverage, service and price. We 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 represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have included a list of companies that we represent including the range of compensation each provides as a percentage of your overall premium. Some insurers pay commission percentages annually for both new business and renewals. When the commission schedule changes or other material changes affecting compensation occur, we will notify you.

In order for us to maintain strong relationships with quality insurers, we work with each insurer to provide the type of business they desire. Some insurers recognize our efforts through a contingent (profit) commission contract, payment of which depends on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the insurer. Insuring Companies do not guarantee Contingent (profit) Commission. For detailed information on Contingent Commission, please go to the individual company websites marked with an asterisk*.

If you have any questions regarding this or any other aspect of your insurance, please contact us at 1-866-225-2628.

A.M. Fredericks	10-20%	*Intact Insurance	12.5-20%
BI & I	15%	Jevco	15%
Canada World Wide	10%	Markel	10%
*RSA	12.5-20%	PAL Insurance	\$25 flat fee
Guarantee Co. of NA	20%	Premier Marine	15%
Group One	12.5%	Royal-Facility	12.5% max \$250
CHES Special Risks	10%	*York Fire & Casualty	12.5-20%
Creechurch	15%	Canada Life	0.4%-70%
Echelon General	13.5%	Great-West Life	10-15%
Elliott Special Risks	10%	Manulife Financial	0.4%-70%
Encon	10-15%	Transamerica Life	0.4%-70%
Grain Insurance	20%	Manulife Bank	.4%
		Standard Life	0.4%-70%

Acknowledgement Receipt

I/We hereby acknowledge receipt of the Henninger Insurance & Financial Services Compensation Disclosure Document.

Client Name

Client Signature

Date

Joint Client Name

Joint Client Signature

Date