

La Turquoise, Insurance Broker Broker Compensation Disclosure Statement

To our clients,

Thank you for choosing La Turquoise for your insurance needs. We appreciate the trust you have placed in us and are pleased to support you in finding protection that is suited to your situation.

Our Role as an Insurance Broker

As an independent insurance brokerage, our role is to work with you to identify insurance solutions that meet your needs. With access to a wide range of products offered by various insurers, we are able to present you with options that may suit your preferences in terms of coverage, pricing, and service.

In addition to placing your coverage with an insurer, we strive to assist you by:

- providing insurance-related advice based on your situation;
- facilitating communication with the insurer;
- supporting you, when possible, during the claims process;
- reviewing your coverage in case of changes or at renewal.

While we make every effort to provide sound guidance, we encourage you to carefully review your insurance policies to ensure they align with your needs and preferences.

Our Compensation

Our compensation comes from two main sources:

1. Commissions from Insurance Companies

We receive commissions from the insurers with whom we place or renew insurance policies. These commissions are typically calculated as a percentage of the premium and may vary depending on the insurer and type of product.

2. Broker Fees (if applicable)

In certain cases, we may charge a broker fee in addition to the commission. When such fees apply, they will be clearly communicated to you before the policy is issued.

Below is a list of insurers we work with, including the commission percentages by type of policy:

Insurance Company	Automobile	Property, Liability & Miscellaneous
April Canada Inc.	7.5-12.5%	7.5-17.5%
ARAG Solutions juridiques	N/A	20%
Aviva, Compagnie d'Assurance du Canada*	7,5-12,5%	12,5-20%
Axa Art Insurance Corporation	N/A	20%
Beazley	N/A	15%
BI&I	N/A	15-20%
Boxx Insurance Inc.	N/A	15%
Burns & Wilcox Canada	N/A	10-16%
Canada Brokerlink (Ontario) Inc.	N/A	12,5%
Ches Solutions Spécialisées	N/A	10-15%
Chubb	N/A	12.5-15%
Coalition Solutions d'Assurances Canada	N/A	15%
Coast Underwriters Limited	N/A	15%
Compagnie d'assurance Definity*	12,5%	15-20%
Eagle Underwriting Group inc.	N/A	15%
Echelon *	12,5%	12.5-20%
Economical (Ontario)*	12,5%	15-20%
Estrie Richelieu*	12,5%	15-20%
FBA Protection Juridique	N/A	15-20%
Global Aerospace	N/A	10%
Intact Assurance*	7,5-15%	15-25%
Juste Underwriting	N/A	10-20%
K&K Insurance Canada	N/A	10%
La Souveraine Cie d'Assurance Générale*	N/A	15-20%
Liberty Mutual Canada	N/A	15-20%
L'Unique Assurances Générales*	12,5%	20,0%
Markel Canada Limited	N/A	15-25%
MedThree Insurance Group inc.	N/A	15%
Morin Elliot Associés Ltée	N/A	12,5%
Northbridge Assurance*	12,5%	20%
Novapro Assurance Inc.	N/A	15%
Ogilvy Assurance	N/A	0%
Optimum Assurance générale*	N/A	12,5-20%

Pal Insurance Brokers Canada Ltd	N/A	0%
Premier Canada Assurance Managers Ltd	N/A	15%
Profescau	N/A	12,5-15%
REVAU (REvolution Advanced Underwriting)	12,5%	12,5-20%
Signature Risk Partners Inc.	N/A	15%
Soplex Solutions d'assurances	N/A	15%
South Western Insurance Group Ltd	15%	15%
Sports Fitness Insurance Canada	N/A	15%
Sum Gestionnaires d'Assurances	N/A	15%
SWG Speciality	N/A	15%
Tecassur	N/A	10-12,5%
Tokio Maritime & Nichido Incendie cie d'assces Ltee	N/A	20%
Totten Insurance Group	N/A	10-15%
Travelers Cie d'Assurance du Canada*	N/A	15-20%
Trisura	N/A	17,5-20%
TSW Management Services inc.	N/A	10-15%
Victor	N/A	10-20%
Wawanesa Assurance*	12,5%	20%
Wynward Insurance Group	N/A	15-20%

Some insurance companies, identified with an asterisk in our list of partners, may pay us a Contingent Profit Commission. This commission is based on the overall performance of the portfolio we maintain with the insurer, according to criteria such as profitability, growth, or retention. These commissions are neither guaranteed nor predictable, and are not tied to any individual policy.

Use of Partner Brokers

In certain situations, we may place your coverage through another broker, in order to access insurers or products that we do not represent directly. Upon request, we can provide details about the compensation we receive in such cases.

Disclosure and Conflicts of Interest

Our firm has financial ties with Intact Insurance an insurer with whom we primarily do business. There are no volume obligations or incentive arrangements that would compromise our ability to offer objective options. Any significant changes to our business relationships or compensation structure will result in an update to this document.

Privacy Commitment

We understand the importance of protecting your personal information. All information collected as part of our services is handled in accordance with applicable privacy legislation. We limit the collection and disclosure of your data to what is strictly necessary in order to serve you efficiently.

Contact Us

If you have any questions about this disclosure or your insurance coverage, feel free to contact us:

La Turquoise, Insurance Broker

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