



Best Buy Insurance Brokers Inc.
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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. At Best Buy Insurance Brokers, we are compensated through either a commission percentage or specifically identified fees. This is common practice in our industry and for your benefit we have identified the range of commissions we receive for each type of insurance policy issued.

Auto Insurance

Aviva	12.5%	CAA	12.5%	Chubb	10%
Economical	12.5%	Intact	12.5%		
Travelers	12.5%	Wawanesa	12.5%		

In all other circumstances our normal commission ranges from 5% to 12% -- In some instances it is a nominal flat fee.

Home Insurance

Aviva	20%	CAA	20%	Chubb	20%
Economical	20%	Intact	20%		
Travelers	20%	Wawanesa	20%		

In all other circumstances our normal commission ranges from 10% to 20%

There is a flat fee added to cover additional processing costs on any personal lines business placed through a Managing General Agent (MGA).

Commercial Insurance

Our normal commission ranges from 5% to 20% and at times there is a flat fee added to cover additional processing costs.

We are neither owned nor controlled by any insurance company and operate under their standard company contracts. These contracts, in some instances, provide for contingent profit commission based upon the underwriting profitability of the total business with the specific carrier. This is standard within our industry and varies little company to company.

If you have any questions regarding this or any other aspect of your insurance please contact your licensed representative for further information.

