



# FRONT ROW

## INSURANCE BROKERS

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25 Adelaide Street East, Suite 500, Toronto, Ontario M5C 3A1  
[www.frontrowinsurance.com](http://www.frontrowinsurance.com) TEL: (416)642-5200 FAX: (416) 642-3099

### OUR DISCLOSURE POLICY STATEMENT

Front Row Insurance Brokers is a privately held, independent Canadian insurance broker. No insurer owns shares in our company. We have no commitments or special financial arrangements to maintain or increase insurance premiums with any insurer.

**Our Statement on Services Provided:** Our role is to provide you with the best insurance value combining 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 advocates, using our professional experience to best represent your individual interest.

**Our Statement on Broker Compensation:** Please see the commission summary on the reverse side.

**Our Statement on Broker Contingent (Profit) Commission:** In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. Our contracted insurers recognize our efforts through a contingent commission contract. Payment of contingent commission is not guaranteed and may depend on profitability, volume, retention and growth. For detailed information on contingent commissions, please refer to each insurance company's website.

**Our Statement on Ownership and Financial Links:** No insurer owns shares in Front Row Insurance Brokers.

**Our Statement on Administration or Agency Fees:** Agency fees are charged separately and in addition to all other commissions or remuneration earned by Front Row.

Our disclosure statement is updated annually and is made in the best interests of consumers. We also encourage you to review the commitments stated by individual insurance companies and related associations by consulting their websites or accessing other available sources.

**Front Row Insurance Brokers**  
August 2024

<b>Summary of Broker Commissions</b>	
(expressed as a percentage of premium)	
Allianz Global Risks US Insurance Company	10 to 20
AVRO Insurance Managers Ltd.	10 to 20
Axis Reinsurance Company	15 to 20
Beacon Underwriting Ltd.	10 to 20
Can-Sure Underwriting Ltd.	10 to 20
Beazley Canada Limited	10 to 25
AIG Insurance Company	10 to 20
The Boiler Inspection and Insurance Company of Canada	10 to 20
Chubb Insurance Company of Canada	10 to 27.5
Chubb Life Insurance Company of Canada	10 to 20
Ecclesiastical Insurance Company	10 to 25
ENCON Insurance Group Inc.	10 to 15
Everest Insurance Company of Canada	10 to 27.5
Intact Insurance Company	10 to 30
Liberty Mutual Insurance Company	10 to 25
Lloyds of London	10 to 27.5
PAL Insurance	10 to 20
Reel Media Canada Limited	10 to 25
Royal & Sun Alliance Insurance Company of Canada	10 to 20
Special Risk Insurance Managers Ltd.	10 to 20
St. Paul Fire & Marine Insurance (Travelers)	10 to 25
Sutton Special Risks Ltd.	10 to 25
Travelers Insurance Company of Canada	10 to 25
Trisura Guarantee Insurance Company	10 to 20

Note:

Occasionally, Front Row will place your insurance with other licensed Canadian insurance companies or a Managing General Underwriter that is acting on behalf of one or more licensed Canadian insurance companies. If you have not been advised of Front Row's commission arrangement with those companies, please contact our President at 604-684-3456.