

Our Broker Compensation



At Acera Insurance our role is to provide you with the best insurance value that combines coverage, service and price. We also provide personalized service that includes professional advice, ongoing policy maintenance and claims support. When an issue arises regarding your insurance coverage, we are your advocate using our experience and leverage with our insurance companies to best represent your interests.

Broker compensation is part of your premiums. For your benefit, we have listed below our contracted insurance companies and have included the range of compensation as a percentage of your overall premium.

Commercial Automobile		Commercial Property & Casualty	
Facility*	6% to 11%	Intact*	15% to 25%
Intact	7.5% to 12.5%	Novex*	15% to 20%
Novex*	7.5% to 12.5%		

*Most Facility auto policies have a limit on the total dollars paid in commission for each vehicle insured.

This commission percentage is paid annually for both new business and renewals.

Should there be an increase in the commission schedule we receive from your insurer or any other material change that affects compensation arrangements, we will notify you.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The insurers with an asterisk (*) noted above recognize our efforts through a contingent (profit) commission contract. Payment of this contingent (profit) commission may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the insurer. contingent (profit) commission is not guaranteed. For detailed information on contingent commission, please go to the individual company's website.

We also offer premium financing to you so that you have the option to make policy payments over a period of time. We charge interest on the amount financed, which is our compensation for paying the insurance company for your policy up front on your behalf. The amount of interest will be disclosed in the payment agreement provided for your approval.

Your insurer will be providing you with a Consumer Code of Rights and Responsibilities which will be forwarded to you with your new business policy. If you have any questions regarding this or any other aspect of your insurance, please contact us at [1.888.577.3210](tel:1.888.577.3210).

