



At Lloyd Sadd Insurance, we listen, we think, and we deliver. We take the time to understand your business, reducing your total cost of risk and helping you build a better organization.

Our company is 100% owned by its employees. Ninety staff members develop long-term relationships with their clients, providing advice, competitive rates, and proactive, customized solutions for your bonding and commercial insurance needs.

As a brokerage, Lloyd Sadd can provide you with a variety of services to meet your insurance needs because of the insurance companies we represent. With access to all the material bonding underwriters in Canada, and fifty insurers in our commercial practice, we canvas the market for the right combination of insurance features to make sure our clients are getting the best coverage and price possible. In the list below we have provided you with some of the insurers we represent, including the range of compensation each one provides as a percentage of your overall premium.

Some insurers under contract recognize our efforts through Contingent Commission contracts. Payment of these contracts depends on profitability (loss ratio) and/or growth (usually over a number of years) and/or increased services that we provide on behalf of the insurer. When there are large losses, it can disqualify Lloyd Sadd from receiving a contingent profit payment for one or more years. For detailed information about Contingent Commission, please go to the individual insurance websites.

For any additional information or inquiries about compensation, insurance brokerage services, and Lloyd Sadd's insurance contracts, do not hesitate to contact your account executive.

Insurer	Contingent Agreement	Commercial Auto	Commercial Property
Aviva Canada	Y	N/A	25%
AXA Insurance Company	Y	N/A	25%
Guarantee Company of North America	Y	N/A	27.5%
Sovereign General Insurance Company	Y	N/A	25%
Trisura Guarantee Insurance Company	Y	N/A	27.5%
Western Surety	Y	N/A	30%