



Compensation Disclosure

As your Independent Insurance Broker, our role is to provide you with the best insurance products that combine coverage, service and price. We provide you with personalized service, expert insurance advice, ongoing policy maintenance and act as an advocate when any issues arise regarding your Insurance coverage.

Brokerage compensation is part of your insurance premium. For your reference, the following outlines the Lines of Business we represent, including the range of compensation each provides as a percentage of the premium that appears on your invoice.

Commercial Property / Equipment Breakdown 10%-20%	Commercial Automobile 7.5%-12.5%
Fidelity / Crime 10%-20%	Umbrella / Excess Liability 7.5%-15%
Professional Liability 10%-15%	Management Liability 10%-17.5%
Ocean Marine / Cargo 10%-20%	Surety 10%-30%

This commission percentage is paid annually for both new business, renewal business and any mid-term policy transaction that generates additional premium. Should there be an increase in the compensation provided by your insurance provider, we will notify you.

In order for us to maintain strong relationships with quality insurers, we work with insurers to provide the type of business they desire. For information regarding brokerage services and compensation, please visit our website by using the following link: [Broker Disclosure | Gallagher Canada \(ajg.com\)](http://www.gallagher.ca/broker-disclosure)

In addition, the insurers noted below recognize our efforts through a Contingent Commission contract. Payment of this Contingent Commission is dependent on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the insurer. It is based on our entire portfolio of business with that insurer and not on individual policies. For detailed information on Contingent Commission, please refer to the individual insurer's website. Contingent Commission is not guaranteed. Arthur J. Gallagher may, from time to time, enter into non-standard arrangements which could have compensation terms that fall outside these ranges. We may carry out additional services such as data entry, processing claims payments, conducting site surveys and providing a market opportunities analytics platform. This additional work is compensated by payment of an agreed fee or commission.

AIG Insurance Company of Canada	Northbridge Insurance
Allianz Global Risks US Insurance Company	Pafco General Insurance Company
Arch Insurance Company	Peace Hills Insurance Company
Aviva Insurance Company of Canada	Pembridge Insurance Company
CAA Insurance Company	Promutuel Assurance
Chubb Insurance Company of Canada	Red River Valley Mutual Insurance Co.
CNA Canada, Inc.	SGL CANADA Insurance Services Ltd. (incl. Coachman Insurance Co.)
Ecclesiastical Insurance Group	Sovereign General Insurance
Economical Insurance Group	Tokio Marine and Fire Insurance
Gore Mutual Insurance Company	Travelers Insurance Company of Canada
Insurance Corporation of British Columbia	Trisura Guarantee Insurance Company
Intact Insurance (including Novex)	The Wawanesa Mutual Insurance Co.
Liberty Mutual	L'Unique Assurances générales
Lloyd's	Western Surety Company
Manitoba Public Insurance (MPI)	Wynward Insurance Group
Millennium Insurance Corporation	Zurich Insurance Company Ltd

From time to time, insurance companies will offer incentives to individual brokers, including contest entries, trips and other forms of hospitality. Such sales incentives are typically based on performance criteria established by the insurer. Our brokers are committed to providing objective advice to their customers and notwithstanding the receipt of any such incentives, are primarily concerned with servicing our clients' best interests. Your insurance provider will be providing you with a Consumer Code of Rights & Responsibilities, along with your policy documents. If you have any questions regarding this, or any other aspect of your insurance, please feel free to contact us.