

## 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%
Commercial General Liability 10%-25%	Personal Property 15%-20%
Personal Automobile 3%-19.75%	Personal Watercraft 15%-25%
Travel Medical 5%-34%	Fidelity / Crime 10%-22.5%
Umbrella / Excess Liability 7.5%-15%	Professional Liability 10%-15%
Management Liability 10%-22.5%	Ocean Marine / Cargo 10%-20%
Surety 10%-30%	Cyber Liability 12.5%-25%

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 \(ajg.com\)](https://www.gallaghercanada.com/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 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.	SGI CANADA Insurance Services Ltd. (incl. Coachman Insurance Co.)
Definity Financial Corporation	Sovereign General Insurance
Ecclesiastical Insurance Group	Tokio Marine Canada
Echelon Insurance Company	Travelers Insurance Company of Canada
Gore Mutual Insurance Company	Trisura Guarantee Insurance Company
Intact Insurance (including Novex)	The Wawanesa Mutual Insurance Co.
L'Unique Assurances générales	Western Surety Company
Liberty Mutual	Wynward Insurance Group
Manitoba Public Insurance (MPI)	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 provide 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.

## Premium Finance Disclosure Statement

Throughout this Disclosure the words "AJGCL," "we" and "our" refer to Arthur J. Gallagher Canada Limited. The words "Client," "you" and "your" refer to the addressee. Please carefully read the important disclosures set forth below regarding AJGCL's relationship with you and with certain premium finance companies.

AJGCL frequently acts as an intermediary in arranging premium finance services for its insurance clients. Please note that AJGCL has an exclusive arrangement with Momentus Canada Inc. to provide premium financing quotes to our clients. Momentus Canada Inc. is an affiliate of Arthur J. Gallagher Canada Limited, and is owned by the parent company of Arthur J. Gallagher Canada Limited, Gallagher International Holdings (US) Inc.

If AJGCL arranges for premium financing with Momentus Canada Inc., AJGCL is, where permitted by applicable provincial law, compensated by such supplier based on the amount of the premium financed and for administrative services performed by AJGCL. If you elect to finance your premium, AJGCL expects to earn an amount between 0.4% to 1% of the total premium.

AJGCL also has an agreement with FIRST Insurance Funding of Canada. If AJGCL arranges for premium financing with FIRST Insurance Funding of Canada, AJGCL is, where permitted by applicable provincial law, compensated by such supplier based on the amount of the premium financed and for administrative services performed by AJGCL. If you elect to finance your premium, AJGCL expects to earn an amount between 0.4% to 1% of the total premium.

Beyond these partnerships, AJGCL also works with other premium finance providers in a similar manner to ensure we offer financing options that best meet the needs of our clients. Our goal is to deliver tailored solutions that align with your interests and requirements.

If you have any questions regarding premium finance quotes, please contact your Producer.