Statement on Services Provided

Our role is to provide you with the best insurance value that combines 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 advocate, using our professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed on the following page the Personal Property & Casualty insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice. 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. Additionally, we may receive compensation for arranging premium financing. At times, Axis may charge a separate fee for service. When this occurs, such fee will be disclosed and identified.

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 in the following Commission Table recognizes our efforts through contingent profit commission, growth bonus and/or override contracts. Payment of this compensation may depend on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the insurer and is not guaranteed. For detailed information on profit commission and other compensation paid by insurers, please go to the insurer's website.

Our disclosure commitments are made in the best interest of our clients. We encourage you to also consult the commitments made by the insurance industry and individual companies by consulting their websites or other available information.

Our disclosure commitments are made in the best interest of our clients. Disclosure is provided in accordance with provincial regulators requiring all insurance firms and individuals adhere to the Fair Treatment of Customers Guidance published by the Canadian Council of Insurance Regulators (CCIR) and Canadian Insurance Service Regulatory Organizations (CISRO). For more information, please visit:

- [Canadian Insurance Services Regulatory Organizations (CISRO) Principles of Conduct for Insurance Intermediaries](#)
- Ontario: [Registered Insurance Brokers of Ontario (RIBO) Fact Sheet About Your Registered Insurance Broker](#)
- Newfoundland & Labrador: [Principles for the Sale of Insurance: A Consumer Protection Document](#)

Our duty is and always has been to you, our client. The professionals at Axis Insurance have and always will recommend insurers and place business on the basis of the best fit for the client in terms of price, coverage, financial stability and service.

FIGURE 1: PERSONAL LINES COMMISSION SCHEDULES

Insurer	Personal Auto	All Other Personal
April Canada		0-15%
Aviva Canada *	0-12.5%	0-20%
Beacon Underwriting Ltd.		0-20%
Beck Glass Shield Inc.		0-37%
CanSure Underwriting Ltd.		0-20%
Chubb Insurance Company*	0-10%	0-20%
Cowan Insurance Brokers		0-15%
Economical/Definity Insurance Company	0-12.5%	0-20%
Dominion of Canada (Travelers) *	0-12.5%	0-20%
Facility (Nordic)	0-11%	
Family Insurance Solutions *		0-20%
Forward Underwriting Managers *		0-20%
Gore Mutual Insurance Company		0-20%
Hagerty	0-12.5%	
Industrial Alliance		0-40%
Intact Insurance Company *	0-12.5%	0-20%
Jevco Insurance	0-12.5%	0-15%
Northbridge General Insurance Corporation *	0-12.5%	0-20%
Pacific Marine Underwriting Managers Ltd.		0-15%
Peace Hills Insurance Company		0-25%
Premier Group of Companies		0-20%
Specialty Program Group Canada Inc. (SPGC)		0-20%
Totten Group Insurance		0-20%
TuGo Travel Insurance		0-40%
Travelers Essential (formerly Chieftain) *		0-12.5%
Unica Insurance	0-12.5%	0-20%
Wawanesa Insurance *	0-12.5%	0-20%