



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 Commercial 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. 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: COMMERCIAL LINES COMMISSION SCHEDULES

Insurer	Commercial Auto	All Other Commercial
3303128 Canada Inc, trading as Alternative Risk Solutions		0-12.5%
A.M. Fredericks Underwriting Management		0-15%
ABEX Affiliated Brokers Exchange		0-17.5%
Affiliated FM Insurance Company		0-18%
Agile Underwriting Service		0-20%
AHT Insurance		0-12.5%
AIG Insurance Company	0-12.5%	0-22.5%
Allianz		0-20%
Allianz Trade Canada		0-12%
Allied World Specialty Insurance Company		0-17.5%
AllWest Insurance Services Ltd.		0-12.5%
Alwen Hough Johnson Ltd		0-20%
Ambris LLP		0-17.5%
Amwins Global Risks		0-20%
Approved Casualty and Surety Inc.		0-6%
April Canada		0-20%
ARAG Legal Solutions Inc.		0-25%
Arch Insurance Company	0-12.5%	0-20%
Arthur J Gallagher (UK) Ltd.		0-21%
Arthur J. Gallagher Canada Limited		0-8%
AssuredPartners London		0-25%
Athos Insurance Services, LLC		0-7.5%
Aurora Underwriting Solutions		0-15%
Aviva Insurance Company *	0-12.5%	0-27.5%
AXA XL		0-20%
Axis Reinsurance Company		0-20%*
Banyan Risk Ltd.		0-20%
Banyan Risk Services Ltd.		0-20%
Beacon Underwriting Ltd.		0-20%
Beazley Canada Limited		0-22.5%



Beck Glass Shield Inc.		0-37%
Berkley Canada		0-20%
Berkshire Hathaway Specialty Insurance		0-15%
Besso Limited o/a Bishopsgate Insurance Brokers		0-17.5%
BMS Group		0-17.5%
Boiler Inspection & Insurance Company of Canada		0-20%
BOXX Insurance Inc.		0-20%
Burns & Wilcox Canada		0-15%
CannGen Insurance Canada		0-15%
Cansure Underwriting		0-20%
CFC Underwriting *		0-20%
CHES Special Risk		0-15%
Chubb Insurance Company *	0-12.5%	0-20%
Chutter Underwriting Services		0-15%
Coalition Insurance Services Canada		0-20%
Coast Underwriters		0-20%
Continental Casualty Company *	0-12.5%	0-25%
Definity (Economical) Insurance Company	0-12.5%	0-20%
The Dominion of Canada General Insurance	0-12.5%	0-20%
Eagle Underwriting Agency Group		0-15%
Ecclesiastical Insurance *		0-20%
Echelon Insurance Company		0-20%
EPIC Insurance Brokers & Consultants		0-11%
Euler Hermes		0-20%
eUnderwriters Managing General Agent Ltd.		0-15%
Everest Insurance Company		0-20%
Evolin Broking Limited		0-15%
Excess Underwriting Company		0-15%
Export Development Corporation		0-20%
Fenn & Fenn Insurance		0-12.5%
Forward Underwriting Managers *		0-20%
Foxquilt Insurance Services		0-15%
Gallagher Energy Risk Services		0-10%
Game Day Insurance Inc.		0-15%



Global Alliance Specialty Solutions Ltd.		0-35%
Gore Mutual Insurance Company	0-12.5%	0-20%
Great American Insurance Company		0-20%
Group One Insurance Services		0-15%
Groupe Cyr Inc.		0-13%
H. W. Wood Limited		0-20%
Hartford Fire Insurance Company		0-20%
HCC Specialty Underwriters Ltd.		0-30%
HDI Global		0-20%
Howden Insurance Brokers		0-22.5%
Hunters International Insurance		0-10%
i3 Underwriting Managers Inc.		0-20%
IMA, Inc.		0-3.5%
Industrial Alliance		0-20%
Instant Risk Coverage Inc.		0-10%
InsureBC		0-20%
Intact Insurance Company *	0-12.5%	0-30%
Intact Public Entities		0-20%
Jevco Insurance Company	0-12.5%	0-20%
Jewelers Mutual Insurance Company *		0-22.5%
JM Insurance Services LLC		0-10%
Johnston Meier Insurance		0-12%
K & K Insurance Group Inc.		0-15%
Liberty Mutual Insurance	0-12.5%	0-20%
Lions Gate Underwriting Agency		0-15%
Lloyd's of London *		0-27.5%
Lockton Companies LLP		0-15%
Lonmar Global Risks Limited		0-20%
Markel Canada Limited	0-12.5%	0-25%
Marsh Canada Ltd.		0-20%
McGriff Insurance Services, LLC		0-15%
Millstream Underwriting Limited & Nexus Europe SARL UK Branch		0-20%
Milnco Insurance		0-15%



National Union Fire Insurance Co of Pittsburgh		0-15%
Navis Marine Insurance		0-20%
Newline Canada Insurance Limited		0-25%
Nordic Insurance Company ****	0-12.5%	0-20%
Northbridge General Insurance Corporation *	7.5-12.5%	0-20%
Oasis Outdoor Adventure & Sports Insurance		0-15%
ODIS Underwriting Inc.		0-15%
Optiom Inc.		0-30%
Pacific Marine Underwriting Managers Ltd.		0-15%
PAL Insurance Brokers Ltd.		0-15%
Paragon International Insurance Brokers Ltd.		0-20%
Parker, Smith & Feek Inc.		0-20%
Peace Hills Insurance Company		0-25%
PMU Specialty Underwriting Managers Ltd.		0-15%
Premier Group of Companies		0-15%
Price Forbes & Partners Ltd.		0-10%
QBE Services Inc.	0-12.5%	0-25%
Reliance Glass Inc.		0-20%
Resilience Cyber Insurance Solutions		0-15%
Revau Advanced Underwriting		0-15%
Rise Underwriting Solutions		0-15%
Risk-Can Underwriting Managers		0-15%
RK Harrison Group Ltd.		0-17.5%
Ropner Insurance Services Ltd.		0-10%
Servca Group Ltd.		0-15%
Shepherd Compello Ltd.		0-25%
SIGNAL Underwriting Inc.		0-15%
Signature Risk Partners Inc		0-15%
Sompo Japan Insurance Inc.		0-20%
South Western Insurance Group Ltd.		0-15%
Sovereign General Insurance Company *	0-12.5%	0-20%
Special Risk Insurance Managers		0-20%
Specialty Advantage Insurance Services		0-15%
Specialty Program Group Canada Inc. (SPGC)		0-20%



Sports & Fitness Insurance Canada		0-17.5%
SSQ Insurance Company Inc.		0-20%
Starr Insurance & Reinsurance Limited		0-25%
Stewart Specialty Risk Underwriting Ltd.		0-15%
Stoneridge Specialty Insurance		0-10%
Strategic Underwriting Managers Inc. (SUM)		0-20.5%
Stratford Underwriting Agency		0-20.5%
Swiss Re Corporate Solutions America Insurance Corporation (Canadian Branch)		0-20%
Temple Insurance Company		0-25%
The Partners Group		0-10%
Tokio Marine Canada Ltd.		0-20%
Total Risk Managers Inc.		0-15%
Totten Group		0-20%
TransCanada Insurance Marketing		0-15%
Travelers Insurance Company of Canada *	0-12.5%	0-22.5%
Trinity Underwriting		0-20%
Trisura Guarantee Insurance Company *		0-30%
TSW Management Services Inc.		0-15%
Unica Insurance Company *		0-20%
Unique Risks Ltd.		0-15%
United States Liability Insurance Company (USLI)		0-22.5%
Vailo Insurance Services Ltd.		0-20%
Victor Insurance Managers *		0-20%
Wawanessa Mutual Insurance Company *	0-12.5%	0-20%
Wedgwood Insurance Ltd.		0-17%
Western General, A Division of the Economical Insurance Group		0-20%
Western Surety Company		0-27.5%
Wilson M. Beck Insurance Services Inc.		0-15%
XL Specialty Insurance Company		0-18%
Xpert Underwriting		0-20%
Zurich Insurance Company *	7.5-12.5%	0-20%

