



Disclosure

For these services, brokerage compensation is part of your insurance premium. For your benefit, we have listed our major insurers and the range of commission that is paid to us. These percentages are calculated based on your overall premium.

Commercial Insurance

	<i>Automobile</i>	<i>Property/Casualty/Other</i>
Aviva Insurance Company*	5% to 12.5%	10% to 20%
Chubb*	5% to 12.5%	10% to 20%
CNA Canada*	5% to 12.5%	10% to 20%
Definity Insurance Group*	5% to 12.5%	10% to 20%
Intact Insurance Company*	5% to 12.5%	10% to 20%
Liberty International	5% to 12.5%	10% to 20%
Northbridge General Insurance*	5% to 12.5%	10% to 20%
Travelers Canada*	5% to 12.5%	10% to 20%
Zurich Canada*	5% to 12.5%	10% to 20%
Other: Underwriting Intermediaries	n/a	5% to 20%

*In order 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 above, recognize our increased effort through contingent profit commission contracts.

Payments of contingent profit commissions may depend on a number of “performance factors”: premium growth, profitability (loss ratio), volume, retention and the increased services that we provide on an insurer’s behalf. Contingent profits are not guaranteed and are assessed upon all or many of these performance factors within an entire portfolio, based on results over 1-2 years. It is not based or assessed upon an individual client.

Contingent profit commissions require us to underwrite and assess exposures which require skilled and trained professional staff, effort and time. This business approach, used by brokerages and insurers across Canada, has proven to provide our clients with access to an insurer who wants them, is knowledgeable, and who will provide coverage in exchange for a fair premium.

For more detailed information, please refer to your insurance company’s website which will have additional information.

In the brokerage community, size does matter. While we strive for organic growth, we have and will continue to consider mergers and acquisitions to increase our volume, broaden our capabilities, and to secure contracts with new insurers – all of which helps us provide our clients with more choice, options and competitive premiums. We have made a number of acquisitions, and in this era of intrusive and restrictive credit, we have arranged financial support from Intact Financial Corporation, the parent of Intact Insurance. In the brokerage community, financial support may be by virtue of loans, guarantees, equity or a combination thereof. Knowledge of these financial arrangements is limited to the principals of RRJ Insurance – our insurance professionals are not guided by this information when dealing with our clients. RRJ Insurance Group Limited prides itself on being 100% Canadian owned.

If you have any questions, please do not hesitate to contact us.