

Property and Casualty Commission Disclosure

Thank you for placing your insurance through **Roughley Insurance Brokers Ltd.** As your Independent Insurance Broker, we purchase insurance products and services on your behalf.

Our role is to provide you with the best insurance value that combines coverage, service and price. We also provide personalized 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 interests.

As a brokerage, we are compensated by being paid commission and contingency amounts paid by insurance companies and. A breakdown of the different compensation methods can be found below.

Commission Income:

Compensation from commission is part of your insurance premium and is paid to the brokerage by the insurance company. We have separate commission agreements with each insurance company we represent and the amount we are paid varies by business line. See below for a list of the insurance companies **Roughley Insurance Brokers Ltd.** partners with and the range of compensation we receive.

Contingency Income:

For **Roughley Insurance Brokers Ltd.** to maintain strong relationships with our insurance companies, we work with each of them to provide the type of business they deem desirable. The insurance companies indicated with an asterisk on the list below recognize our efforts through a Contingent Profit Commission contract. Payment may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on their behalf. It is called "contingent commission" because it is not guaranteed income to the brokerage. Given the complex criteria involved there is no way to determine the exact impact that any individual insurance policy could have on contingency commissions and individual employees involved in placing or servicing your insurance are not compensated directly for any contingent income received. For further information on Contingent Profit Commissions, you may go to the various insurance company websites. The insurance companies also post the Code of Consumer Rights and Responsibilities on their websites.

If you have any questions regarding our brokerage compensation or any other aspect of your insurance program, please do not hesitate to contact us at insure@roughleyinsurance.com

INSURANCE COMPANIES AND COMPENSATION PERCENTAGES

Commissions are broken down by major lines of business (minor lines are included within the broader categories). Commissions are paid annually for both new policies and for 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. More information regarding commissions is available on each of the respective insurance company websites.

* Insurance companies with whom we have contingent profit commission

Insurance Company	Personal Property	Personal Automobile	Commercial Automobile	Commercial Property/Other
*Aviva Insurance Company	20%	10 - 12.5%	10 - 12.5%	20%
*CAA Insurance Company	20%	12.5%		
*Chubb Insurance Company	15% - 20%	12.5%		20%
*Definity Financial (Economical)	17.5% - 20%	10 - 12.5%	12.5%	20%
Ecclesiastical Insurance				20%
*Echelon Insurance		12.5%	10 - 12.5%	
*Gore Mutual	20%	10 - 12.5%	7.5 - 12.5%	20%
*Intact Insurance	20%	10 - 12.5%	10 - 12.5%	20%
*Jevco Insurance		8-15%		
*Lloyd's Canada				25%
M-JAK Insurance				15% - 20%
*Optimum Group				20%
*The Commonwell Mutual	20%	25%	12.5%	20%
The Nordic Insurance Co. (Facility Association)		7.5% - 11%	6% - 10%	
*Travelers Insurance Canada			12.5%	20%
*Wawanesa Mutual	20%	12.5%	12.5%	20%
*Zurich Insurance Company			10% - 12.5%	12.5% - 30%