



OUR BROKER COMPENSATION

As your independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable and understandable.

Our role is to provide you with the best insurance value from amongst our insurance suppliers that combines coverage, service and price. We also provide personalized quality service that includes professional risk management advice, ongoing policy maintenance and claims support. As your Broker, Primus Risk Management Inc. is your advocate when any issue arises regarding your insurance coverage. We use our professional experience to represent your individual interest and to provide counsel and guidance to you.

While you do not pay us directly to provide this insurance service, we are compensated by receiving a percentage of the premium that you pay. We have listed below all the insurance companies that we represent for business insurance. We have also included the range of compensation each provides as a percentage of your overall premium:

Company	Automobile	Property
Aviva	* 10% to 12.5%	15% to 20%
Unica	* 10% to 12.5%	15% to 20%
Royal Facility		6% to 10%
Premier Marine		10% to 15%

In addition to the above contracted companies, we also have access to several other providers that handle clients with special needs. If we have placed you with any of these, we will advise you of the compensation level at the time we issue the application to you.

The percentage paid is deemed to be a commission paid by the insurance company. It is paid to us for both new business and for renewals.

Should there be a change in the compensation schedule or any other material change that affects compensation levels, we will advise you.

In order to maintain strong healthy working relationships with quality insurance companies, we work with each to provide the type of business that they desire and that is best suited to them. The insurance companies with an asterisk noted above recognize our efforts in this regard through a Contingent (also known as Profit) Commission contract. Payment of the Contingent (Profit) Commission to the Broker may depend not only on profitability but also on growth, volume, retention and increased services that we provide on behalf of the insurance company. Contingent (Profit) Commission is not guaranteed. For detailed information on Contingent (Profit) Commission agreements please refer to the individual insurance companies' website.

We are pleased to confirm that we have no affiliation, financial or otherwise, with any insurance company. If you have any questions regarding this or any other aspect of your insurance please contact us.