

JAMES CAMPBELL INSURANCE

COMMISSION DISCLOSURE

As an independent insurance broker James Campbell Insurance has contracts with multiple insurance companies. Our role is to provide our clients with the best options in the market for their particular needs. We look at coverage, service and price, and provide personalized service that includes advising, policy maintenance along with claims support. Below is a list of insurance companies we represent and the range of compensation each provides as a percentage of your overall premium.

To maintain strong relationships with our insurers we work to match our clients' needs with our insurance companies desired type of business. The insurance companies that are indicated on the below sheet recognize our efforts through contingent profit agreements (CPC). Each agreement differs slightly, however payment of CPC typically depends on a combination of growth, profitability, loss ratios and performance of the entire portfolio of business with that specific insurer. Contingent profit is not guaranteed and is based on performance.

Company	CPC	Comm %
ABEX Affiliated Brokers		15%
A.M. Fredericks Underwriting Management		15%
Aviva Canada	Yes	10%-20%
Beazley Canada Limited		15%
Burns & Wilcox		15%
Chubb Insurance Co. Of Canada		10%-20%
Commonwell Mutual Insurance	Yes	10%-20%
Economical Insurance		10%-20%
Edge Mutual Insurance Co	Yes	10%-20%
Elite Insurance Company		10%-20%
Forward Insurance Managers Ltd		15%
Hagerty Canada LLC		12.5%
Intact Insurance	Yes	10%-20%
Jevco Insurance Company		5.00 % - 12.5%
Markel Insurance Co of Canada		15%
Northbridge General Insurance Corporation		10%-20%
Nordique Insurance Company		12.5%

OASIS Outdoor Adventure &		15%
PAL Insurance Brokers		Fee \$50. - \$ 150
Premier Marine Insurance		15%
Premier Canada Assurance Managers Ltd.		15%
Risk-Can Underwriting Managers		15%
Signature Risk Partners		15%
South Western Group		12.5%
Special Risk Insurance Managers Ltd.		15%
Sports & Fitness Canada		15%
Travelers - Dominion of Canada	Yes	10%-20%
Unique Risks Ltd		12.5%
Victor Canada		15%
Wayfarer Insurance Brokers		15%