



**Barber Stewart McVittie & Wallace Insurance Brokers Limited**  
 7270 Woodbine Ave, Suite 301 Markham, ON L3R4B9  
 Telephone: 416-493-0050 Fax: 416-493-0063

Barber Stewart McVittie and Wallace Insurance Brokers Limited. Disclosure Statement

BSMW Insurance Brokers  
 7270 Woodbine Ave, Suite 301  
 Markham, Ontario L3R 4B9  
 Phone: 416-493-0050  
 Fax: 416-493-0063

ONTARIO REGULATION 410/04 DISCLOSURE STATEMENT

RE: Barber Stewart McVittie and Wallace Insurance Brokers Limited

Compliance with regulation 410/04

Regulations governing insurance brokers require that we make certain disclosures to you our clients and members of the public that we deal with.

1. There is no direct or indirect ownership interest of any kind in our brokerage by an insurer or by us in an insurer.
2. We hold no common ownership of another brokerage or an insurer by a financial conglomerate or other holding company or group of companies.
3. Barber Stewart McVittie and Wallace Insurance Brokers Limited. has loan facilities which are supported under Aviva Insurance Company of Canada . This agreement has no influence on the placement of insurance policies.
4. We have no financial or non-financial network affiliation.
5. We are brokers with multiple markets and do not have one market or exclusive contracts only.
6. We are not under any volume or mix of business requirements.
7. We have and will have various contractual relationships with various carriers from time to time, which may include the carrier we have placed you with, who provide for payment of contingent commissions. In order for us to maintain strong relationships with quality insurers we work with each to provide the type of business they desire. Payment of this contingent commission depends on a combination of growth, profitability, volume, retention and increased services that we provide on behalf of the insurer. It is based on our entire portfolio of business with that insurer and not on individual policies. Contingent commission is not guaranteed.
8. We may also from time to time with any one or more of our carriers represented at that time, receive sales incentives such as trips or prizes or some other form of reward for contests or sales incentives held by the insurers we represent.
9. Brokerage compensation is part of your insurance premium. For your benefit, we have listed below Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

ACE Group	12.5% - 25% based on line type
AIG	12.5% - 25% based on line type
Aviva Insurance *	12.5% - 25% based on line type
Chieftain Insurance*	12.5% - 20% based on line type
Chubb Insurance	12.5% - 20% based on line type
Travelers Canada	12.5% - 20% based on line type
Economical Insurance Group*	12.5% - 20% based on line type
Ecclesiastical Insurance Office Group	15% - 20% based on line type
Everest Canada	12.5% - 25% based on line type
Intact Insurance *	12.5% - 20% based on line type
Jevco General Insurance	5% - 20 % based on line type
Liberty Mutual	12.5% - 25% based on line type
Perth Insurance	12.5% - 20% based on line type
Royal and Sun Alliance*	12.5% - 20% based on line type
Nordic Facility	7.5 % capped at \$250.00 for personal auto

10. We also broker for a number of Sub-Standard markets which pay a lesser commission than our regular markets listed above. In some cases where a commission is not paid it is practice that we charge a Broker Fee which is fully disclosed when the Insurance is quoted.
11. This commission percentage is paid annually for both new business and renewals.
12. 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.
13. For further information with regard to these items or any other questions you may have please contact the undersigned.

Gerrit Zwaal  
 President  
 Barber Stewart McVittie and Wallace Insurance Brokers Limited