Disclosure & Duty of Care

Thank you for choosing BMS Canada Risk Services Ltd. (BMS) as your insurance broker. Our goal is to provide you with the best insurance value by offering coverage, service and competitive pricing. We also offer personalized service that includes professional advice, ongoing policy management, and claims support. As your advocate, we use our expertise to ensure your individual interests and those of your company are represented.

We strive to provide you with the best insurance value that combines coverage, service, financial stability and price. We also provide personalized, quality service that includes professional insurance advice, ongoing policy management and claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Broker compensation is part of your premiums. For your benefit, we are providing you with a list of commercial and personal insurers that we represent on a contractual basis and have included the range of compensation each provides as a percentage of your overall premium. In order for us to maintain strong and long-term relationships with quality insurers, we work with each to provide the type of business they desire. The insurers shown on the table with an asterisk (*) recognize our efforts through a contingent commission contract. Payment of this contingent commission may depend on a combination of growth, loss ratio, 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. Please visit the individual company's website for detailed information.

From time to time, we may participate in insurer incentive programs.

BMS Canada Risk Services Ltd is a Canadian Insurance Broker registered with the BC Registry under Registration No. A0132105. Lions Gate Underwriting Agency is a trading name of BMS Canada Risk Services Ltd. filed with the BC Registry under Registration No. FM0647782.

As a registered insurance broker, we have obligations to you as our client or prospective client. For more information please follow the links below:

- RIBO Fact Sheet - RIBO Fact Sheet
- Principles of Conduct - RIBO Principles of Conduct
- Additional Regulations and Complaints Handling - Regulation | BMS (bmsgroup.com).

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Insurers that we represent on a contractual basis showing the range of compensation each provides as a percentage of your overall premium.

Market	Commission		
A.M. Fredericks Underwriting Management	10%	HDI Global Specialty SE- Canada	15%
ABEX Affiliated Brokers Exchange Inc.	15%	*Intact Insurance	0-30%
AIG Insurance Company of Canada	0-20%	Jevco Insurance	5-12.5%
Apollo	15%	K&K Insurance Canada	5%
April Marine Canada	12.5-20%	Kiln	25%
ARAG Services Corporation	0-25%	Leclerc Assurances et Services Financiers	12.50%
*Aviva Insurance Company of Canada	0-20%	Liberty Mutual Insurance Company	0-15%
Beacon Underwriting Ltd.	15%	Lions Gate Underwriting	7.5-17%
Beazley Canada Ltd.	15-25%	*Lloyds of London	6.5-17.5%
*Beazley Group	20-30%	Markel	0-25%
Beneva Inc. (previously SSQ Financial Group)	15%	MCI Life Sciences & Healthcare Consortium	20-25%
*Berkley Canada	15-30%	Modern Specialty Insurance	0%
Burns & Wilcox	10-20%	*Northbridge General Insurance Company	0-20%
CannGen insurance Canada	15%	Novex Insurance Company	20-30%
Can-Sure Underwriting Ltd.	10-15%	PAL Insurance Brokers Canada	0%
CFC Underwriting Limited	10-25%	Premier Marine	0-20%
Ches Special Risk Inc.	12-15%	Prize Indemnity Underwriters Inc.	15%
Chieftain (Travelers Essential)	12.5-20%	*QBE European Operations	22-25%
Chubb Insurance Company of Canada	0-25%	Revau Advanced Underwriting Inc.	6.5-15%
Chutter Underwriting Services	12.5-15%	Shore Underwriting Ltd.	15-17.5%
Coalition Insurance Solutions	15%	South Western Insurance Group	10-15%
*Commonwell Mutual Insurance Group	0-20%	Special Risk Insurance Managers	10-20%
Dominion of Canada - Travelers	10-20%	Sum Insurance	0-15%
*Ecclesiastical Insurance Inc.	5-20%	SUM Strategic Underwriting Managers Inc.	15%
*Economical Insurance	0-20%	Totten Group Insurance	10-15%
Evolution Insurance	15%	Trans Canada Insurance Marketing	15%
Excess Underwriting (Towerhill Insurance Underwriters Inc.)	10-15%	*Travelers Insurance Company of Canada	0-25%
Forward Insurance Managers Ltd.	15%	Trinity Underwriting Managers Ltd.	20%
Game Day Insurance Inc. (AQUIRED BY EXCESS UNDERWRITING)	15%	Trisura Guarantee Insurance Company	0-30%
Global Aerospace Underwriters	10%	Trothen & McConkey Insurance Brokers O/A Sports & Fitness Insurance Canada	15%
*Great American Insurance Group	20-25%	Unique Risks Ltd.	0-15%
*Grenville Mutual Insurance	0-20%	*Victor (formerly Encon)	0-20%
Hagerty Canada	12.50%	*Wynward Insurance Group	0-20%
HDI Global	15%	XL Specialty Insurance Company	15%
HDI Global SE Canada Branch	15%	Zurich Insurance Company Ltd.	0-20%

The above information was updated February 2025.