BMO Insurance Solutions Inc. Brokerage Disclosure Document

Commission Disclosure

At **BMO Insurance Solutions Inc.,** we are committed to transparency and ensuring our customers understand how we are compensated for the insurance products and services we provide.

As a licensed insurance brokerage operating in Canada, we receive a commission from the insurance companies with whom we place your business. This commission is typically calculated as a percentage of the premium you pay and is included in the premium quoted to you. The commission percentage varies depending on the insurer, the type of product, and the terms of the policy.

The list below outlines these companies along with the range of the commission percentage we receive.

INSURER	COMMISSION RANGE
Trupanion	5 - 10%

This commission percentage is paid either monthly or annually dependent on the relevant insurer for both new business and renewals. Should there be an increase in the commission or any other material change that affects compensation paid, we will provide you notice.

We may also receive additional compensation from insurers in the form of contingent (or performance-based) commissions, bonuses, or marketing support, based on factors such as the overall volume of business placed, retention levels, loss ratios, or profitability. These incentives are not directly tied to any individual customer's policy or purchasing decision.

We always prioritize our customer's needs first and aim to recommend insurance solutions that are suitable, competitive, and aligned with your goals. Our recommendations are not influenced by the compensation we receive.

RIBO Disclosure

At **BMO Insurance Solutions Inc**., we operate under the strict guidance of the Registered Insurance Brokers of Ontario (RIBO) which oversees licensing, professional standards, ethical conduct of brokerages and financial accountability of insurance brokers in Ontario. As well as the **Canadian Insurance Services Regulatory Organizations** (CISRO) which ensures consistent qualification and business practices for Canadian insurance intermediaries.

Our dedication to accountability and transparency reflected in our adherence to the regulations and industry standards set by these authorities. We believe in providing our customers with all relevant information to ensure a clear understanding of their rights and our responsibilities.

Key Regulatory Documents

- The RIBO Fact Sheet provides essential information about registered insurance brokers, detailing your rights and responsibilities during the insurance process.
- The CISRO Principles of Conduct for Insurance Intermediaries outlines the professional behavior expectations and common regulatory standards for the fair treatment of customers.

Thank you. We appreciate your business!

BMO Insurance Solutions