

ClubPac Disclosure Policy Statement

ClubPac is a registered trademark of Simmlands Insurance Brokers Ltd. Simmlands is a wholly owned operating subsidiary of Jones Brown Inc.

Jones Brown is a privately held, independent Canadian insurance broker. NO insurer owns shares in our company. We have NO commitments or special financial arrangements to maintain or increase premiums with any insurer.

Statement on Services Provided:

Our role is to provide you with the best insurance value combining coverage, service and price. We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocates, using our professional experience to best represent your individual interest.

As ClubPac is a Program based product, individual risks are not submitted to a multiple range of insurers. Underwriter selection, rate developments and coverage terms are negotiated on an overall basis.

Statement on Broker Compensation:

The average commission paid on a ClubPac policy is 21%, which includes different levels of compensation by both line of coverage and insurer. Each policy within the program may differ slightly depending upon the coverage mix.

Statement on Broker Contingent Profit Commission:

In order to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. Our contracted insurers recognize our efforts through a contingent commission contract. Payment of contingent commission is NOT guaranteed and may depend on profitability, volume, retention and growth. For detailed information on contingent commissions, please refer to each insurance company's website.

Statement of Ownership and Financial Links:

No insurer owns shares in Jones Brown. We have a loan, at a market interest rate, from an insurance company for an amount representing less than 10% of our total debt and equity financing. This loan does not require us to maintain or grow the premiums we write with that insurance company.

Our disclosure statement is updated annually and is made in the best interests of consumers. We encourage you to also consult the commitments made by the insurance industry and individual companies by consulting their websites or other available information.

Simmlands Insurance Brokers Ltd.

A division of Jones Brown Inc.

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