

Terms of Service and Appointment

This Service Appointment made the _____ day of _____
in the year _____ between _____ hereinafter called the "Client"
and Stevenson Insurance Agency Limited and its subsidiaries and or contracted companies
hereinafter called "S.I.A.L."

Section A- LIFE AND HEALTH PLAN ADMINISTRATION

S.I.A.L. agrees to execute the following services on behalf of the client as requested or when deemed necessary keeping the clients best interest in mind.

Current Plan – Review and Analysis:

1. Review all contracts, and other aspects of the current plan design to ensure their suitability.
2. Survey employee data and advise on appropriateness of coverage and desired expectations.
3. Prepare a summary of findings along with recommendations on an as needed basis.
4. Meet with client and insurer(s) if and when necessary to discuss client goals and recommendations.

Market Survey – When Recommended:

1. Collect all necessary employee data and history.
2. Present summary of the existing plan including current rates and claims experience.
3. Compose detailed specifications for benefit plan to be tendered.
4. Provide necessary data to all carriers selected for Request For Proposal .
5. Analyze all quotations to determine errors, highlights and variances.
6. Rate negotiation with insurance companies on behalf of the client.
7. Formulate a Market Survey Summary spread sheet.
8. Provide steps for enrolment in new plan and target dates.

Ongoing Management and Communications:

1. Review employee benefit program annually with client to ensure the competitiveness, effectiveness and plan sustainability.
2. Discuss options and future plan changes with insurance carrier.
3. Review, discuss and negotiate financial renewals/amendments with insurers.
4. Share detailed renewal report outlining all plan experience and results.
5. Assist with establishing and maintaining awareness of ongoing cost-containment measures.
6. Personally meet with the client on an as needed and ongoing basis.
7. Provide client with access as required to service provider whenever required and reasonable.
8. Share industry knowledge including tax law changes.

Section B – DISCLOSURE

In negotiating group insurance coverage, S.I.A.L. represents you, the customer / plan sponsor. S.I.A.L. has access to all insurance carriers doing business in Canada. At the present time, no one insurer receives a majority or inordinate amount of business from S.I.A.L. that would act as a deterrent to provide you with full market access or access to a fully objective service. No company has any financial interest in S.I.A.L. nor is S.I.A.L. indebted to any insurance carrier or Third Party Administrator.

Compensation is arranged between S.I.A.L. and the Insurance carrier of choice via commission from the insurance company based on the standard commission scale. S.I.A.L. may also be eligible for additional compensation, such as bonuses, persistency, profit-sharing or non-monetary

benefits, such as conferences that it or its agents could qualify for, depending on various factors such as the volume or persistency of business with any or all of the carriers that it places business with during a given time period.

It is our duty to disclose any conflict of interest with you and, as our client, we confirm that there are no conflicts of interest in regards to the proposed transaction that you are considering and that our overall recommendation takes into consideration and is based solely on our analysis and assessment of your needs.

Should you require additional information about our qualifications or the nature of our business relationships, we would be pleased to assist you.

Section C – APPOINTMENT

In consideration of the representations and services outlined in this agreement, the client agrees:

1. To appoint Stevenson Insurance Agency Limited as Agent of Record for its group insurance plan.
2. That we will request that the current insurer(s) release any/all information pertaining to the current program and to pay either the current or agreed upon level of commissions (if applicable) until otherwise negotiated.
3. That we will disclose any variance from the Standard Commission Scale to you and discuss this with you prior to making any changes to said compensation and or receiving any compensation to ensure we agree with the level of said compensation.
4. That this agreement will remain in force unless failure by either party to provide an acceptable level of communication and/or service and that this failure is preceded by written communication detailing the nature of and the date of such failure, 60 days prior to effective failure date.

Signed at _____ Date _____

For the Organization (name) _____

Title _____

Signature _____

For Stevenson Insurance Agency Limited - Advisor:

Title _____
(Please Print Name)

Signature _____