



DISCLOSURE NOTICE

As your Risk Advisor and Insurance Agent / Broker, our role is to provide you with the best risk advice and insurance value that combines coverage, service and price. We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims advocacy and support. If any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

1. The transaction is between you and the insurance company(s) noted in the information we have provided you.
2. In soliciting the transaction, the broker you dealt with represents Navacord, who does business with the Insurer(s) noted.
3. The Insurer(s) in this transaction has/have no material financial interest in Navacord, or the broker you dealt with, nor does Navacord, or the broker you dealt with have any material financial interest in the Insurer(s) in this transaction.
4. If this transaction involves the payment of a premium by the insured, then the Insurer will remunerate Navacord by way of a commission. Navacord may also be remunerated by way of a fee paid by you. This commission or fee will be itemized on the information you receive. The broker may or may not receive a portion of this commission or fee.
5. If this transaction involves the use of third-party entities, such as Lloyd's brokers, their commission or fee will be itemized on the information you receive.
6. The commission or fees are paid annually for both new business and renewals, and for any mid-term transactions that generate additional premium. Should there be a change in the commission we receive from your insurer, or any other material change that affects compensation arrangements, we will notify you.
7. In order for us to maintain strong relationships with quality insurers or other third-party entities, we work with each to provide the type of business they desire. These entities may recognize our efforts through fees, enhanced commissions, profit sharing, or a contingent commission contract. Payment of contingent commission typically depends on a combination of growth, profitability (loss ratio), volume, retention and/or increased services that we provide on behalf of the Insurer.

More detailed information on contingent commission may be found at the individual company's website and below.

Our disclosure commitments are made in the best interest 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.



OUR REMUNERATION

* Indicates Insurers or other third-party entity with whom Navacord entities may receive fees, enhanced commissions, profit sharing, or have a contingent commission agreement.

Insurer or other third-party entity	Commission %	Insurer or other third-party entity	Commission %
AEGIS Insurance Services Inc.	0 - 25	Gore Mutual *	0 - 20
Affiliated FM Insurance Co	0 - 15	Grain Insurance	0 - 20
AIG Insurance Canada	0 - 25	Great American *	0 - 25
AIM Underwriting Ltd	0 - 15	GroupOne Underwriters	0 - 25
Allianz Global Risks US Insurance Company	0 - 25	HDI Global SE- Canada	0 - 25
Allied World Specialty Insurance Company	0 - 25	HDI Specialty SE- Canada	0 - 25
AM Fredericks Underwriting	0 - 12.5	Howden (Broker) *	0 - 25
Arch Insurance Canada Ltd.	0 - 20	HSB Canada	0 - 25
April Canada Inc	0 - 15	I3 Underwriting Managers Inc.	0 - 25
Atlantic Marine Underwriters	0 - 15	Intact Insurance *	0 - 25
Aviva Canada *	0 - 20	Intact Insurance - Surety*	0 - 35
Aviva Canada - Surety *	0 - 30	Interstate Motor Carriers Agency	0 - 15
AXAXL	0 - 25	ING Wellington - Surety	0 - 30
Axis Reinsurance Company	0 - 25	Jevco (formerly Kingsway General) *	0 - 18
Beazley Insurance Company	0 - 20	K & K Insurance	0 - 15
Berkley Canada*	0 - 25	Liberty Mutual*	0 - 15
Berkley Offshore Underwriting Managers	0 - 25	Lloyds of London	0 - 25
Berkley Professional Liability	0 - 25	Markel Canada Limited	0 - 25
Berkshire Hathaway Specialty Insurance	0 - 25	Millennium Insurance Corporation	0 - 25
Boiler Inspection & Insurance	0 - 20	Newline Canada Insurance Limited	0 - 25
Burns & Wilcox	0 - 25	Northbridge *	0 - 25
CAFO (Premium Financing)	0 - 0.05	Oilfield Insurance Agencies	0 - 20
Canadian Aircraft Insurance Co.	0 - 10	Old Republic Insurance Company	0 - 25
CanSure Underwriting Ltd.	0 - 25	PAL Insurance	0 - 25
CannGen Canada	0 - 25	Premier Marine	0 - 25
Cardinal Insurance Ltd.	0 - 25	Professional Risk Underwriters Inc.	0 - 25
CFC Underwriting Ltd.	0 - 25	QBE Services Inc.	0 - 25
Chess Surplus	0 - 15	Resilience Cyber Insurance Solutions	0 - 25
Chubb Insurance *	0 - 25	Revau	0 - 25
Chubb Insurance - Surety	0 - 30	Ridege Canada Cyber Solutions	0 - 25
CNA Insurance *	0 - 25	Risk Placement Services	0 - 10
CNA Insurance - Surety	0 - 25	Safeonline LLP	0 - 25
Coachman Insurance	0 - 15	SCOR Canada	0 - 25
Coalition Insurance Solutions Canada Inc.	0 - 25	South Western Group	0 - 15
Coast Underwriters	0 - 20	Sovereign General *	0 - 20
Commerce & Industry	0 - 15	Special Risk Insurance Manager	0 - 25
Commonwell Mutual (Formerly Farmers Mutual Insurance) *	0 - 20	Starr Insurance & Reinsurance	0 - 25
Connect Worldwide Services Ltd	0 - 20	Stewart Specialty Risk Underw...(SSRU)	0 - 25
Consolidated Underwriting	0 - 20	Strategic Underwriting Manager (SUM)	0 - 25
Creechurch International	0 - 15	Swiss Re Corporate Solutions	0 - 25
Definity Financial Corporation *	0 - 25	Totten Group	0 - 25
Dominion of Canada *	0 - 20	Transpac Managers, Inc.	0 - 25
Dominion of Canada - Surety	0 - 25	Travelers - Surety *	0 - 30
Eagle Underwriting Group Inc.	0 - 15	Travelers *	0 - 25
Ecclesiastical Insurance	0 - 20	TriPoint Insurance Underwriting	0 - 20
Economical Mutual Insurance *	0 - 20	Trisura *	0 - 20
Employers Reinsurance Corp.	0 - 20	Trisura - Surety *	0 - 35
Encon Insurance	0 - 15	Unique Risks	0 - 25
Everest Insurance Company of Canada	0 - 25	USLI	0 - 15
Facility Association	0 - 12.5	Victor Insurance Managers Inc.	0 - 25
First Media Insurance Agency	0 - 12	Wawanesa Mutual Insurance Co *	0 - 20
First Premium (Premium Financing)	0 - 0.05	Western Surety	0 - 25
Global Aerospace Underwriting Managers	0 - 15	Unica Insurance *	0 - 20
Global Special Risks	0 - 25	Zurich insurance *	0 - 15