

PEARSON DUNN

OUR DISCLOSURE POLICY STATEMENT

Pearson Dunn Insurance Inc. is a privately held, independent Canadian insurance broker. We canvass the insurance marketplace and purchase the appropriate insurance products and services on your behalf.

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.

Broker Compensation: Broker compensation is part of your insurance premium. The summary below lists our key insurance company relationships and the related compensation ranges provided to us as a percentage of overall premium. The percentages vary based on the type of policy.

Broker Contingent Profit Commission: In order for us to maintain strong relationships with quality insurance companies, we work with each to provide the type of business they desire. Some these companies recognize our efforts through a contingent profit commission contract. Payment of this commission is not guaranteed and depends on several factors, the most important being the profitability of the business to the insurance company.

Financial Relationships: We have a financial relationship with Aviva Canada Inc. We have no commitments to maintain or increase insurance premiums with any insurance company.

Our disclosure statement is updated annually and is made in the best interests of consumers. We also encourage you to review the commitments stated by individual insurance companies and related associations by consulting their websites or accessing other available sources. If you have any questions on your policy, please contact your Client Executive or Client Manager.

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BROKER COMMISSION SUMMARY

Insurance Company	Commission as a % of Premium
Affiliated FM Insurance Company	10 to 15
AIG	7.5 to 15
Allianz Global Risks	12.5 to 22.5
Aviva Insurance Company of Canada, etc.	10 to 20
Axis	7 to 20
Boiler Inspection & Insurance	15 to 20
Chubb Insurance Company of Canada	10 to 20
CNA Canada / Continental Casualty Company	7.5 to 20
Ecclesiastical	15 to 20
Economical	7.5 to 25
ENCON Insurance Managers Inc.	10 to 20
Everest	10 to 20
Guarantee Company of North America	10 to 25
Gore Mutual	7.5 to 20
Intact Insurance Company of Canada	7.5 to 20
Liberty International Canada	12.5 to 20
Lloyd's of London (represented by several Lloyds Brokers)	7.5 to 20
Northbridge	10 to 20
Old Republic	10
Pafco	10 to 12.5
Pembridge	10 to 20
Royal & Sun Alliance Insurance Company, etc.	7.5 to 20
Sovereign General	7.5 to 20
Starr	10 to 20
Travelers	10 to 20
Trisura Guarantee Insurance Company	15 to 25
Tysers	7.5 to 20
XL Catlin	10 to 20
Wesport (a Swiss Re. company)	10 to 15
Zurich Canada	7.5 to 20

Note:

Occasionally, Pearson Dunn will place your insurance with other licensed Canadian insurance companies or a Managing General Underwriter that is acting on behalf of one or more licensed Canadian insurance companies.

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OUR PRIVACY POLICY STATEMENT

We have a Professional Duty of Confidentiality: As professional brokers, we are committed to holding our Clients' personal information in strict confidence, and we shall not disclose any such information unless authorized by our Clients, required by law to do so or required to do so in conducting negotiations with third parties, such as insurance companies on behalf of the Client.

We collect, use and disclose Personal Information for various purposes: We collect, use and disclose personal information from you and about you for the following purposes:

- To understand your needs
- To analyze the suitability of our insurance and financial services for you
- To determine your eligibility of our products and services
- To set up, manage and offer products and services that meet your needs
- To provide you with ongoing service
- To meet our legal and regulatory requirements
- To facilitate underwriting your insurable risks and insurance claims with our Insurance company partners

If we have collected personal information about you, you can be assured that:

- We maintain security systems to safeguard your personal information that we collect and retain.
- If you provide us with written notice, we will provide access to your personal information, except as otherwise provided by law.
- You can challenge the accuracy and completeness of the personal information we retain by contacting our Privacy Officer. We rely on you to keep us up-to-date on personal information changes.
- We will change any personal information, if required, except as otherwise provided by law.
- You may withdraw your consent to allow us to collect, use and disclose your personal information. You should know that if you refuse or withdraw your consent, we may not be able to provide or continue to provide you with some products, services or information valuable to you.
- If you are not satisfied with our response to a privacy related inquiry or complaint, you may contact the Office of the Privacy Commissioner of Canada during business hours at 1-800-282-1376, or at www.privcom.gc.ca.

Privacy Officer: We have appointed a Privacy Officer to oversee all aspects of this policy, and we encourage you to contact this person if you have any questions or concerns. He can be reached at mwaslynchuk@jonesbrown.com