

# DISCLOSURE POLICY STATEMENT

HIGHCOURT PARTNERS LIMITED 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 INSURANCE PREMIUMS WITH ANY INSURER.

**OUR DISCLOSURE STATEMENTS ARE 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.**

**OUR 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.

**OUR STATEMENT ON BROKER CONTINGENT (PROFIT) COMMISSION:** In order for us to maintain strong relationships with quality insurers, we work with each

to provide the type of business they desire. Our contracted insurers and premium financing companies 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.

**OUR STATEMENT ON OWNERSHIP AND FINANCIAL LINKS:** No insurer owns shares in Highcourt Partners Limited.

**ALL COMMISSION IS FULLY EARNED.**

Occasionally, Highcourt Partners Limited will place your insurance with a Managing General Underwriter that is acting on behalf of one or more licenced Canadian insurance companies. If you have not been separately advised of Highcourt Partners Limited commission arrangement with those companies, please contact our CEO.

INSURER	COMMERCIAL LINES AUTO	COMMERCIAL LINES PROPERTY AND CASUALTY
ACE –INA Insurance Company	7.5% to 12.5%	10% to 20%
AIG	7.5% to 12.5%	10% to 20%
Allianz Insurance	N/A	10% to 20%
Avec Insurance Managers	N/A	10% to 20%
Aviva Insurance Company	7.5 % to 12.5%	10% to 20%
Axis Reinsurance Company of Canada	N/A	10% to 20%
Berkley Canada	N/A	10% to 20%
Chubb Insurance	7.5 % to 12.5%	10% to 20%
CNA Insurance Company	7.5 % to 12.5%	10% to 20%
Dominion of Canada General Insurance Co.	7.5 % to 12.5%	10% to 20%
Ecclesiastical Insurance Company	N/A	10% to 20%
Elliott Special Risks LP	N/A	10% to 20%
Guarantee Company of North America	N/A	10% to 20%
Global Aerospace Underwriting Managers Limited	N/A	10% to 20%
K&K Insurance Canada	N/A	10% to 20%
Liberty International Underwriters Canada	7.5 % to 12.5%	10% to 20%
Northbridge General Insurance Corporation	7.5 % to 12.5%	10% to 20%
Lloyd's of London (Represented by several Lloyd's brokers)	7.5 % to 12.5%	10% to 20%
Travelers Insurance Company	7.5 % to 12.5%	10% to 20%
XL Insurance Company Limited	N/A	10% to 20%
XN Financial	N/A	10% to 20%

INSURER	PERSONAL LINES AUTO	PERSONAL LINES PROPERTY AND LIABILITY
Aviva Insurance Company	7.5 % to 12.5%	15% to 22%
Chubb Insurance	7.5 % to 12.5%	15% to 20%
Dominion of Canada General Insurance Co.	7.5 % to 12.5%	15% to 20%
Guarantee Company of North America	7.5 % to 13%	15% to 20%
South Western Insurance Group	N/A	15% to 20%
XN Financial	N/A	15% to 20%

**HIGHCOURT PARTNERS LIMITED**  
 2905-77 King Street West  
 PO Box 121 TD Centre  
 Toronto, ON CANADA M5H 2W9  
 416.704.8153  
 mmckay@highcourtpartners.com  
 www.highcourtpartners.com

