

PREMIUM FINANCE DISCLOSURE STATEMENT

Throughout this Disclosure the words “Marsh,” “we” and “our” refer to Marsh Canada Limited. The words “Client,” “you” and “your” refer to the addressee. Please carefully read the important disclosures set forth below regarding Marsh’s relationship with you and with certain premium finance companies.

Marsh frequently acts as an intermediary in arranging premium finance services for its insurance clients. Please note that Marsh has an exclusive arrangement with FIRST Insurance Funding of Canada to provide premium financing quotes to our clients.

If Marsh arranges for premium financing with FIRST Insurance Funding of Canada, Marsh is, where permitted by applicable provincial law, compensated by such supplier based on the amount of the premium financed and for administrative services performed by Marsh. If you elect to finance your premium, Marsh expects to earn an amount between 0.4% to 1% of the total premium.

If you have any questions regarding premium finance quotes, please contact your client executive.