



INTERNATIONAL
INSURANCE
BROKERS
...an Assurex
Global Partner



Advocating Our Clients' Interests

HKMB is Canada's largest privately held commercial insurance broker. Our written premium volume exceeds \$300 million. With our equity partnership in Assurex Global, we form the third largest broker in the world with premiums of US\$23 billion.

FULL SERVICE

HKMB offers a full spectrum of insurance and related services to a large and diverse client base located around the world. Our clients rely on us not just for their property/casualty needs but also for their personal insurance, employee benefits and life insurance needs.

SOPHISTICATED PROBLEM SOLVERS

HKMB's core purpose is to advocate our clients' interests. To do so effectively, we continuously invest in enhancing our ability to provide leading edge risk management and insurance services; and, in expanding our specialized expertise in defined industry practice areas. The result? We have a sophisticated grasp of the issues and can find solutions to the most complex of problems.

INTERNATIONAL

HKMB's international capabilities eclipse those of any other privately held broker in Canada. Through strong, actively managed global broker partnerships, we provide seamless, multi-line service extending to every major commercial centre in the world. Domestically, we coordinate the Canadian insurance programs of over 500 foreign based, multi-national companies. HKMB's experience in the international arena allows us to handle placements of all sizes quickly and efficiently.

OWNER MANAGED

HKMB is owner managed. We attract and retain the most talented professionals in our industry. Being owner managed means that our clients always have access to senior management for advice and service on any aspect of their account. It also means we can respond quickly when decisions are needed.

CONTINUITY

We have been innovating and growing since 1888.

PROPERTY + CASUALTY

When it comes to risk management and insurance services, HKMB's Property and Casualty clients know they can rely on our integrated team of specialists to provide them with expert strategic guidance.

Organized into industry specific Practice Areas, HKMB invests daily in expanding our expertise in the broad range of industries represented by our clients. The knowledge and experience of our defined industry Practice Areas means that we can anticipate client needs and work with clients to reduce their total cost of risk.

HKMB also has an impressive range of resources that we can deploy to assist clients to improve their claims experience and loss control measures, explore self-insurance options including captive solutions, streamline their international insurance program, and much more. Again, all with an eye to reducing our clients' total cost of risk.

Decision-makers take HKMB into their confidence on critical risk and insurance issues because we have earned their trust. Most of our clients have come to us by referral based on our reputation for finding solutions to the most complex of problems.

CLAIMS ADVOCACY

The litmus test of any insurance arrangement is the speed and efficiency with which claims are handled and settled. The HKMB Claims Team has the resources to monitor and follow up on all claims for all clients large or small. Because they do nothing but claims, the team can also manage the claims process and advocate our clients' interests on individual claims far more effectively than someone lacking such day-to-day experience. And, when necessary we will advocate our clients' interests right to the most senior executive levels.

SPECIALIZED EXPERTISE

Auto Dealers + Automotive • Auto Parts Manufacturing • Beverage Manufacturing + Distribution • Charitable + Not-for-Profit Organizations • Construction • Directors' + Officers' Liability • Environmental • Food Services • Franchise + Corporate Owned Retail • Hi Tech + Knowledge Based Businesses • Houses of Worship • Leasing + Lending Firms • Life Sciences + Bio Tech • Manufacturing • Marine • Private Equity + Venture Capitalists • Real Estate + Property Management • Sports + Entertainment + Film • Transportation + Logistics

LIFE + HEALTH BENEFITS + RETIREMENT

HKMB People Solutions takes a comprehensive approach to delivering leading edge, strategic guidance in the areas of employee benefit plans, key person insurance, executive travel insurance, retirement plans and specialty health plans. By viewing program elements in combination, we create programs in which each component contributes to overall objectives.

The People Solutions Team is comprised of some of the industry's most experienced people. We are well equipped to deliver the best products available to satisfy client objectives. Our broad experience allows us to be innovative with program design, implementation and ongoing stewardship. In addition, HKMB's strong carrier relationships and broad access to the market means that we can often deliver when others cannot.

PRIVATE CLIENT MANAGEMENT FOR HOME + AUTO

You have worked hard for the personal assets you've accumulated along life's way. No doubt they are the things you treasure – a fine home, cottage, boat, jewelry, fine art, a well-stocked wine cellar, a luxury car. Give your special belongings the protection they deserve. HKMB's Private Client Management team is recognized for their extensive technical knowledge and superior client service skills. They will work closely with you to provide customized personal insurance programs designed to ensure that your personal assets are as carefully insured as your business.

SURETY

HKMB's surety experience and reputation for quality is unsurpassed. Our team of surety experts are dedicated to advocating your interests and helping to ensure the continued growth and success of your company.

We offer a knowledgeable and proactive approach to serving your surety requirements and work with you to maximize your surety programme under the most competitive terms available. Whether you require bonds locally or internationally, our use of client focused technology allows us to meet all of your daily bond requests in any geographic location. You can rest easy knowing that your surety needs will be dealt with in a reliable and timely fashion.

CAPTIVES + ALTERNATIVE RISK

Sophisticated risk managers increasingly consider self-insurance and alternative risk strategies as a means to reduce their total cost of risk. Many insureds can achieve significant benefits by placing a portion of their risk in an offshore captive insurance subsidiary or by renting a segregated cell in an established captive. Some of these benefits may include reduction or stabilization in the cost of insurance; heightened risk management awareness and lower claims; credit for good claims experience; and, increased cash flow and investment income. HKMB can help you determine whether a captive or other alternative risk strategy makes sense for your organization.

CAPITAL MARKETS SERVICES

HKMB Capital Solutions Corp. applies insurance concepts to capital markets products. We work with some of the world's leading financial institutions providing advanced solutions that help to strengthen balance sheets and allow transactions to get done. In addition to general financial markets insurance advisory services, we provide credit enhancement and financial guarantee insurance; lease funding and advisory services; credit insurance; residual value insurance; secured creditor environmental protection; and, lost instruments bonding and other specialty surety products.

HKMB CORE PURPOSE

To advocate our clients' interests by providing options and solutions to risk.

HKMB CORE VALUES

Our Essential and Enduring Beliefs:

Reputation

Honesty is paramount in our dealings with clients, suppliers and each other.

Innovation

Our clients' needs are at the core of our efforts to continuously improve and innovate in all areas of our operation.

Responsibility and Accountability

Each colleague at HKMB accepts full accountability for outcomes within their sphere of responsibility.

Respect and Opportunity

Our relationships with clients, suppliers and each other are built on mutual respect fostering an environment in which each person has the opportunity to reach their full potential.

Balance

Our colleagues are encouraged to balance hard work, fun, personal pursuits and family responsibilities.

Perseverance

In an open, positive and high-energy work environment, we are tenacious and persevering in responding to our clients' needs. We do not back down from what we believe in.

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