

Dear Valued Client,

You will shortly be receiving your auto insurance renewal documentation from your insurer. Please read the important notice we have included in this mailing.

Our goal is to provide you with the best insurance value that combines coverage, service, and price. We also strive to 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 seasoned experience to best represent your individual interests.

Our only form of compensation is paid directly to our firm by the insurance company for new and renewal policy business. We represent a number of insurance markets that provide a range of services each with a different range of remuneration. Here is a list of companies we represent for Automobile Insurance and their respective rates of compensation.

- Aviva 7-13.5%
- Chieftain * 12.5%
- Coachman * 12.5%
- Travelers * 7.5-12.5%
- Echelon 12.5%
- Economical Mutual * 10-12.5%
- Gore Mutual 12.5%
- Intact * 10-12.5%
- Jevco 12.5%
- Pafco 10-12.5%
- Pembridge * 10-12.5%
- Perth 5-12.5%
- Royal Sun Alliance 12.5%
- Unica 12.5%
- Heartland 12.5%
- Westminster Mutual 12.5%
- Edge 12.5%
- Nordique Facility 7-11% (capped to a maximum fee of \$370)

It is to the benefit of our clients that our firm develops and maintains a relationship of quality with our insurers. To do this, we work with each company to develop the types of business, clients and product line that they desire. Some insurers (those marked with an asterisk) recognize our efforts with a contingent profit (commission) agreement. Contingent profit is not guaranteed and may depend on growth, performance, losses (claims), retention and various increased services our firm can provide to the insurers. For more information with regards to specific insurers, please visit their individual web sites.

McConville Omni Insurance Brokers Ltd. is a proud group of professionals since 1954. Our shareholder is Westmount Financial Inc. Westmount Financial Inc. is a member of the Economical Mutual Insurance Group of companies.

Your insurer will be providing you with a Consumer Code of Rights and Responsibilities which will be forwarded to you with your renewal policy. If you have any questions regarding this or any other aspect of your insurance please contact us.

Sincerely,

McConville Omni Insurance Brokers Ltd.