

Dear Valued Client,

Thank you for placing your new Commercial Auto Insurance policy with our office.

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 professional 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.

Optimum 12.5%	Wawanesa 12.5%	Aviva 12.5%	Coachman 12.5%
Intact 12.5%	Gore 12.5%	Echelon 12.5%	Economical 12.5%
Travelers 12.5%	Wynward 12.5%	RSA 12.5%	Edge Mutual 12.5%
SGI 12.5%	Heartland 12.5%	West Wawanosh 20%	Westminster 12.5%

On occasions we arrange insurance coverages with specialty Companies who allow very small rates of compensation for handling the account. In rare cases we may charge a fee for the handling and maintenance of the account throughout the term but we will not exceed the standard rates of commission. The fee will be noted on the invoice that accompanies the policy.

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 type of business clients and product line that they desire. Some insurers recognize our efforts with a contingent (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 insurance professionals, founded in 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 in regards to this or any other aspect of your insurance, please contact us.

Sincerely,

McConville Omni Insurance Brokers Ltd.