

Dear Valued Client,

Thank you for placing your new Property Insurance policy with our office. Your policy documents will follow shortly from your insurer.

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 Property Insurance and their respective rates of compensation. If these rates change, this document will be updated.

- Aviva 15-24%
- Chieftain \* 20%
- Chubb \* 15-20%
- Coachman \* 20%
- Travelers \* 20%
- Economical \* 20%
- Gore Mutual 20%
- Intact \* 20%
- Pembridge \* 20%
- Edge Mutual 20%
- Royal Sun Alliance 20%
- Westminster Mutual 20%
- Heartland 20%
- Guarantee Co of North America 20%
- Perth 20%
- Premier Marine 15%
- Unica Ins 20%

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 (those marked with an asterisk) 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 professionals, operating 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 in regards to this or any other aspect of your insurance please contact us.

Sincerely,

*McConville Omni Insurance Brokers Ltd.*