

Dorey & Tolgyesi Insurance Brokers Ltd. and the PROLINK Insurance Group



An Independent Broker
Covers You Best

Disclosure Statement

Canada's national privacy legislation, the *Personal Information Protection and Electronic Documents Act* applies to all insurance brokerages collecting, using or disclosing Personal Information.

At **Dorey & Tolgyesi Insurance Brokers** we pledge to protect your privacy and safeguard your personal information. You have access to our detailed privacy policy on our web site (www.protectionMVP.com).

Our Combined Estimated Results: The PROLINK Insurance Group of Companies

	2007	2008
Property and Casualty Insurance		
Written Insurance Premiums	\$449,000,000	\$475,800,000
Financial Services		
Mutual and Segregated Fund Assets	\$547,000,000	\$583,000,000
Individual Life, Disability, Critical Illness	\$14,600,000	\$15,200,000
Employee Group Benefits Programs	\$81,300,000	\$79,800,000
Corporate Administration		
Number of Locations Including Branches in Canada	19	51
Number of Brokers and Professional Staff	479	575
Contracted Insurance Companies	52	46
Rank by Largest Premium in Canada	4	4

Shareholders including Subsidiaries and Affiliates

- LMS PROLINK Ltd.
- PROLINK BROKER NETWORK Inc.
- PROLINK Insurance Group Inc.
- PROLINK Financial Group Inc.
- Howard Douglas & Farnell Ltd.
- Smith & Associates Ltd.
- MacCoy Insurance Brokers Ltd.
- Cluett Insurance Brokers
- Dale Parizeau Morris McKenzie
- Jolicoeur Savard Assurance Inc.

Dorey & Tolgyesi Insurance Brokers is an independent insurance broker principally owned by active employees of the company. **PROLINK BROKER NETWORK Inc.** owns a minority interest in the firm.

Visit www.PBNet.ca for more information.

Insurance is a contract of *UTMOST GOOD FAITH* between all parties of the contract:
YOU (the client) and **YOUR INSURANCE COMPANY.**

Visit www.protectionMVP.com for more information.



Your Trusted Canadian Source for Insurance and Financial Programs

Dorey & Tolgyesi Insurance Brokers recognizes the value of capital growth and business expansion in a very competitive industry. In order to finance new initiatives and start new programs, our company and its shareholders will borrow money from Canadian Banks, Trust and/or Insurance Companies which support these positive operations. PROLINK Broker Network affiliates (*including this brokerage and/or its shareholders*) have arranged periodic loans organized with The Dominion of Canada. The financial requirements of repayment of such loans do not require, and will not influence the placement of business with an insurer.

Our focus is to develop protection plans which meets your unique needs and provides you with the best value in the insurance marketplace. We are very pleased to report that customer claim satisfaction (as reported on the *Financial Services Commission of Ontario: www.fsco.gov.on.ca*) for the companies with whom we contract is extremely high.

Broker Compensation by Insurance Companies

Insurers are extremely selective as to whom they choose to establish a broker contract. They seek relationships with professional brokers capable of understanding the complex areas of risk management, policy wordings and limitations. Both insurers and clients place a tremendous amount of responsibility on brokers to arrange appropriate protection.

Accordingly, insurers compensate brokers for their role in:

- A. Attracting the class of risk which the insurer is interested in writing.
- B. Providing complete detail as determined by the insurer.
- C. Prescribing the type of protection which meets both the needs of the client and the interest of the insurer.
- D. Maintaining all service issues and communication.
- E. Remitting the required premium after deducting a fixed tariff, commission, or fee, as prescribed by the contract from the insurer.

The basic compensation for providing these services range as follows:

- A. Personal automobile insurance contracts range from **5%** to **15%** of premium, or a flat fee of **\$250** regardless of the amount of the premium.
- B. Liability and property insurance contracts range from **7%** to **23%**.
- C. Occasionally a flat fee is charged as identified in an invoice.
- D. Risk Management and Consulting Services: **\$150** to **\$250** per hour.

Contingent profit commissions are additional compensatory income available to the broker if the portfolio of business written with any individual insurer is "*profitable*" to the insurer. This is a standard tool used by insurers to help encourage brokers to select above average clients like YOU.

In many cases we do not survey or poll the many insures with whom we deal. Program Business is often written with unique coverage and at rates which are typically well below retail rates.

At **Dorey & Tolgyesi Insurance Brokers** we usually receive approximately **1.5%** of premium as a contingent profit commission from the insurer because we are very selective about the type of client with whom we deal.

The companies, with whom we have these types of contracts include:

- AVIVA Canada
- AVIVA Traders Insurance
- AXA
- Berkley
- Chubb

- Dominion of Canada
- Echelon
- ENCON
- Economical Mutual
- INTACT Insurance

- Lombard Canada
- Royal and Sun Alliance
- St. Paul Travelers
- ZURICH Canada

If you have any questions regarding this or any other matter pertaining to our business, please contact our Privacy Officer, **Ernie Tolgyesi** at **416.707.7278** or email them at **ErnieT@PBNet.ca**



Your Trusted Canadian Source for Insurance and Financial Programs