

Thank you for choosing Orr Insurance and Investment. As your dedicated insurance broker, we strive to deliver comprehensive coverage that aligns with your needs, budget, and peace of mind. Our mission is to procure insurance products and services that are not only accessible and affordable but also transparent and easy to understand. We take pride in offering personalized service tailored to your unique needs. From professional insurance advice to seamless policy maintenance and claims assistance, we are committed to providing ongoing support every step of the way. Should any concerns arise regarding your coverage, rest assured, we're here to advocate on your behalf, leveraging our expertise to safeguard your individual interests.

Orr Insurance and Investment remains fiercely independent, always pushing for the rights of our clients. To be able to continue to best represent our clients, we are proud to state that we have no financial loans or affiliations with any insurer.

As always, Orr insurance & Investment continues its strong commitment to the communities we are in and looks forward to providing superior insurance programs for our clients, well into the 21st century.

We are pleased to offer you a complete range of insurance and financial products. Our professional staff would be glad to discuss how we can help you with any of our product offerings for you:

- Business
- Home
- Financial Planning
- Contents
- Group Benefits
- Rented Dwellings
- Valuable Articles
- Cottages
- Condominiums
- RRSPs, GIC's
- Umbrella Liability
- Watercraft
- Aircraft
- Auto
- Life Insurance

We value the trust you have placed in us and we have further strengthened our commitment to your privacy. We want to ensure you that we are in full compliance with the Privacy legislation and we will continue to protect you. For more information about our privacy policy, please visit our website at [www.orrinsurance.net](http://www.orrinsurance.net) or contact our office.

We represent a number of insurance markets that provide a range of services each with a range of remuneration. Our brokerage compensation is part of your premium and is earned on both new and renewal premiums. Here is a list of companies we represent and their respective rates of compensation.

**Personal Auto Insurance:** Aviva\*12.5 %, Commonwell Mutual\* 20%, Echelon\* General 10-12.5%, Economical u/w by Definity Insurance Company\* 10-12.5%, Elite (Aviva)\* 12.5%, Facility Servicing Carrier (Nordique) 7.5-10% (capped to a maximum fee of \$250), Gore Mutual\* 12.5%, Intact Insurance Company\* 12.5%, Howick Mutual\* 12.5%, Travelers Insurance 10-12.5%, Trillium Mutual\* 12.5%, Wawanessa Mutual\* 12.5%, West Wawanosh Mutual\* 12.5%

**Personal Property Insurance:** Aviva\* 20%, Commonwell Mutual\* 20%, Economical u/w by Definity Insurance Company\* 20%, Elite (Aviva)\* 20%, Howick Mutual\* 17.5%-20%, Gore Mutual\* 20%, Intact Insurance Company\* 20%, Travelers Insurance\* 20%, Trillium Mutual\* 20%, Wawanessa Mutual\* 20%, West Wawanosh Mutual\* 20%, other Specialty Markets 10-20%.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The insurers above marked with an asterisk recognize our efforts through a contingent (profit) commission contract. Payment of these contingent commissions may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services we provide on behalf of these insurers. The contingent commissions are not guaranteed. For more information on contingent commissions please visit the individual Insurance Company's web site.

Should there be an increase in the commission schedule we receive from your insurer, or any other material change that affects compensation arrangements we will notify you.

Thank you once again for entrusting Orr Insurance and Investment with your insurance needs. Your satisfaction and security remain our top priorities.

