

OUR BROKER COMPENSATION

Thank you for your business. As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable, and understandable.

Utter Morris is a truly Independent Broker. Unlike some brokerages no insurance company has any financial interest in the ownership of Utter/Morris.

Our role is to provide you with the best insurance value that combines coverage, service, and price. We also 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 interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below the majority of the Insurers that we represent and have included the range of compensation each provides as a percentage of the overall premium.

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|---------------------------------------|-------------------------------|--------------------------------------|
| • ABEX 0-20% | • Echelon 0-13.5% | • Premier Marine 0-15% |
| • Aviva Canada 0-20%* | • Economical Mutual 0-20% * | • SGI Insurance 0-20% |
| • Travelers/Dominion of Canada 0-20%* | • Encon 0-15% | • Southwestern Insurance 0-15% |
| • Boiler Inspection 0-20%* | • Forward Insurance 0-20% | • Totten Group 0-15% |
| • Travelers Essentials 0-12.5% * | • Frank Cowan 0-20% | • Wawanesa 12.5-20%* |
| • CAA Insurance 0-20% | • Markel 0-10% | • Western General 0-20% |
| • Chubb 0-20% | • Nordic Insurance Capped Fee | • Intact Insurance Company 12.5-20%* |
| • Coachman 0-15% | • PAL Insurance 0-10% | |
| • Coast Underwriters 0-15% | • Portage Mutual 0-20%* | |

Should there be a change in the commission schedule we received from your insurer, or, any other material change that affects compensation arrangements, we will update this disclosure accordingly.

This commission percentage is paid annually for both new business and renewals.

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 with an asterisk noted above recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the Insurer. Contingent (profit) Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

If you have any questions regarding this or any other aspect of your insurance, please contact us.

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905.332.7877

fax: 905.332.8133

Auto

Home

Life

Business

Providing peace of mind
since 1927

uttermorris.com



Privacy Policy

Our brokerage and the insurance industry have a solid track record of respecting your right to privacy and safeguarding your personal information. As a result of federal legislation, we've further strengthened our privacy commitment by informing you of why and how we collect, use and disclose your personal information. You can be assured that we will only handle your personal information in a manner that a reasonable person would consider appropriate in the circumstances.

You can control how we handle your personal information

We want you to know that you do have choices in this matter. You could refuse to allow us to obtain, use or share your personal information or you could also withdraw your consent at any time. However by doing so, depending on your situation, you may be limiting or even preventing our ability to provide you with the product or service you desire.

For example, if you did not allow us to obtain information on your driving history and record, it is unlikely we would be able to provide you with auto insurance.

What Personal Information is Collected

Depending on the purpose(s) for which we need to collect it, we may ask for the following personal information about you including:

- Basic information such as your name, address, telephone and fax numbers, e-mail address, birth date and marital status.
- Claims history
- Credit and past payment records
- Driver's record
- Details about your property such as the value of your home and its contents
- Medical information such as any condition that may affect the operation of a vehicle
- Employment information

We may obtain this information from:

- You
- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Motor vehicle and driver licensing authorities
- Financial institutions
- Medical professionals

Why do we collect personal information?

When you first become a client or whenever you acquire or renew a product from us, we need to collect some of your personal information. Common purposes for which we collect your personal information are to:

- Enable us to acquire or renew an insurance policy for you;
- Assist you and assess your ongoing needs for insurance;
- Assess your need for other products, such as financial products, and to offer them to you;
- Ensure your information is accurate and up-to-date; and
- Protect us both against error or fraud.

Who do we disclose your personal information to?

For many of the purposes identified above, we will need to share your personal information with others in order to serve your needs. These other parties commonly include:

- Insurance companies
- Other insurance brokers or agents
- Credit organizations
- Professionals working with us such as adjusters or lawyers
- Financial institutions. For example, the organization that carries your mortgage.

How we protect your personal information.

In order to protect your personal information and right to privacy, we will:

- Not collect, use or disclose your personal information for any purpose other than those that we identify to you.
- Keep your personal information only for as long as we need it to fulfill the stated purpose or as required by law.
- Maintain your personal information in as accurate, complete and up-to-date a form as possible.
- Safeguard your personal information to the best of our ability.
- Respond to any request you may make to access or correct the personal information we hold about you.
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information.

Privacy Internet Communication

As the privacy of communication over the Internet cannot be guaranteed, we do not assume any responsibility for any harm, loss, or damage that might occur by the sending of personal and confidential information.

Consent

In using this site, you signify your consent to our privacy policy. If you are not in agreement, please do not use the site. We reserve the right, at our discretion, to update, change, modify, add, or remove this policy from time to time, as appropriate. Should we make changes, we will publish these on the site in a timely fashion.

Please do not hesitate to contact our Privacy Officer should you have any questions.

Our Privacy Officer may be contacted as follows:

Privacy Officer	Robert Thorpe	Fax	905-332-8133
Name of Organization	Utter/Morris Insurance Brokers	Email:	info@uttermorris.com
Address	3070 Mainway, Burlington, Ontario, Canada, L7M 3X1		
Telephone	905-332-7877		

Upon request, an individual will be informed of the existence, use, and disclosure of his or her personal information which is under our control, and may be given access to, and challenge the accuracy and completeness of that information.

Note: A minimum \$ 50.00 application fee is required for most requests. Requests that require extensive time to prepare will require a payment appropriate to the work involved in their preparation.