

# Our

## COMMITMENT

### to *your*

## PRIVACY

### 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 a previously given consent at any time.

We are committed to treating you with respect and courtesy, and to providing the highest level of service.

#### Broker Point of Sale Commission Protocol

Tanner Insurance derives revenue in several forms from its activities within the insurance industry. Those forms may include, but are not necessarily limited to, the following:

**1. Services Provided,** "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 advocate, using our professional experience to best represent your individual interest."

**2. Personal Lines Automobile and Property** Brokerage compensation is part of your insurance premium. For your benefit, we have listed below Insurers that we present and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

- AXA Insurance\* - 7.5% to 20%
- Aviva\* - 7.5% to 20%
- Dominion of Canada \* - 7.5% to 20%
- Economical Mutual\* - 7.5% to 20%
- Facility\*\* (Royal) - 7.5% to 12.5% \*\* Commission is capped at \$250.00
- ING\* - 7.5% to 20%

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

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 post the changes.

#### 3. Commercial Lines

Brokerage compensation is part of your insurance premium. The range of commission is listed in item#2. Some types of commercial coverage that are placed with a wholesale broker may be subject to an additional fee. These fees, if any, will be shown separately on your invoice.

#### 4. Contingent (Profit) Commission

Compensation derived from multiple transactions - Tanner Insurance may also derive revenue which is dependant upon or related to multiple transactions. Some, but not all, insurers and insurance intermediaries may offer such compensation, which is sometimes referred to as contingent commissions or profit sharing payments. Whether Tanner Insurance receives such compensation and, if so, the amount thereof, is determined by one or more factors which include, but are not necessarily limited to, the volume of new, renewal or total business produced by Tanner Insurance and/or the profitability of that business when taking into account such factors as insurance losses and expenses.

For detailed information on Contingent Commission, please go to the individual company's website.

#### Working with Insurance Companies

Our disclosure commitments are made in the best interest of you, our clients. We encourage you to also consult the commitments made by the insurance industry and individual companies by consulting their websites or other available information.

If you have any questions regarding the compensation or income received by Tanner Insurance & Financial Services, please contact our privacy office at [privacy@tannerinsurance.com](mailto:privacy@tannerinsurance.com)

Contact us at:

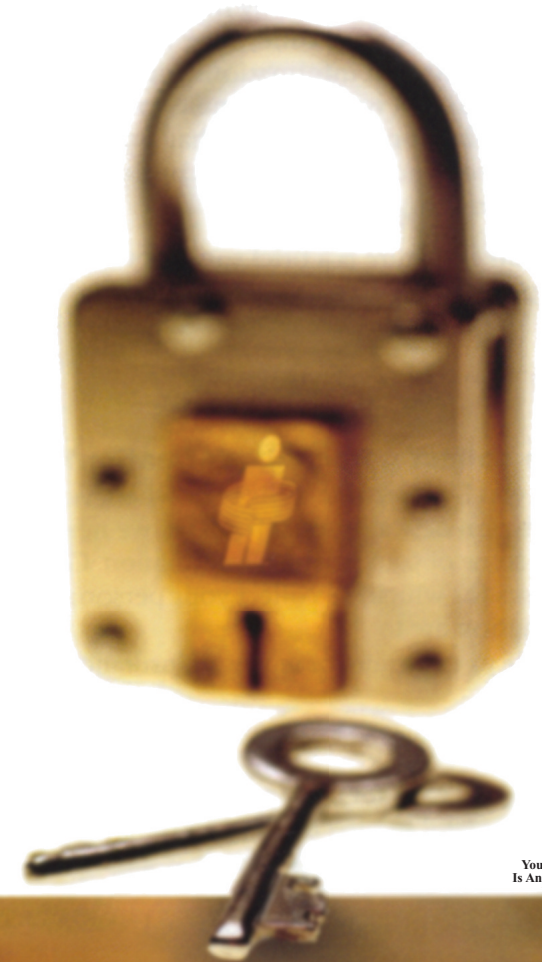


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INSURANCE BROKERS ASSOCIATION OF CANADA



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# We

are committed to providing our clients with excellent service. Doing business with a Property and Casualty insurance broker involves providing information about yourself, so protection of your personal information is one of our highest priorities.

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'll only handle your personal information in a manner that a reasonable person would consider appropriate in the circumstances.

This brochure is a brief summary of our privacy practices.

## 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.

## what

### **personal information do we collect?**

Personal information is information that identifies you as an individual client and relates specifically to you. 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, birthdate 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

## 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

### **do 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.

### **CONSENT**

We may obtain your express consent or we may determine that consent has been implied by the circumstances.

- We might ask you for your express consent in writing, for example in a signed consent or application form.
- We may ask for your express consent in person or over the telephone.
- We may determine that by seeking insurance through our organization, your consent has been implied for us to deal with your personal information in a reasonable manner.

There are also legal exceptions in which we will not need to obtain your consent or explain the purposes for the collection, use or disclosure of your personal information. For example, this could apply when there is an emergency situation, or if it is necessary for your protection or ours.