

North Shore Insurance Brokers, a division of RDA Insurance Corp

Dear Customer,

Welcome to the North Shore Insurance Brokers, a division of RDA Insurance Group of insurance brokerages, and thank you for choosing us for your insurance needs. We appreciate your business and will do our best to deliver exceptional personal service and professional advice.

RDA started in 1982 in a modest office in North Toronto and has been serving the insurance needs of individuals, first responders and, businesses in the GTA & Northern Ontario for over 35 years. Since our beginnings we have expanded to 4 offices in Ontario, with over 130 employees dedicated to providing you with professional advice on your insurance needs.

We are a full service brokerage offering general insurance for houses, cars, businesses, group programs for professionals and first responders, as well as providing financial services including life insurance, employee benefit programs, disability insurance, pension plans and R.R.S.P's. We operate under several names in different areas of the Province and have provided a list of those names above.

As an insurance broker; we serve as an intermediary between you and the insurance companies which we represent. We help to place your insurance with an insurer that is reliable, best suited for your needs and provides a competitive price. In addition to solving problems which may arise and providing you with professional insurance advice, we are dedicated to obtaining fair treatment for you in the event of a claim.

In return for these services, we are paid a commission by the insurance company based on your premiums. These commissions vary from company to company and also on the type of policy that is being written. The list below shows the companies that we represent and the range of commission we earn when placing your insurance policy with them. [Click here for more information.](#)

Thank you for Choosing RDA Insurance Group of Companies

Sincerely,

North Shore Insurance Brokers

Dear Customer,

Thank you for choosing us! As your independent insurance broker, we work on your behalf to find products and services that are accessible, affordable, and easy to understand.

The commissions we receive are paid annually for both new business and renewals. In addition to the commission we receive for placing insurance with these companies, we may also receive a "Contingent Commission". Those companies marked with an asterisk(*) may pay us a contingent commission. This is payable on a book of business that is placed with an insurance company if this book is profitable for the insurance company. This contingent commission is not guaranteed and cannot be predicted in advance. Over the past five years, we have received between 1% and 2% per year in Contingent Commission. We receive the following commissions on policies we sell; Personal Auto 7.5-13% and Personal Property 10-20%.

On occasion we have the need to place coverage with Wholesale Insurance Brokerages, who have access to products and insurance companies that we do not represent. Upon request we can provide you with the commission we receive from these companies

We also have received financial assistance from insurance companies over the years to help us achieve certain goals. Currently, Aviva Insurance Company of Canada has a minority equity position in our brokerages and provided us financing for acquisitions.

We want you to know that we are proud of our independence, financial stability and that you will be able to count on us to be there for you in your time of financial need. We will work every day to demonstrate our level of commitment to you our valued customer.

Thank you for choosing RDA Insurance Group of Companies.

Sincerely,

North Shore Insurance Brokers

COMPANIES WE REPRESENT

Algoma Mutual Insurance Co.*	Gore Mutual Insurance Company*	Premier Canada Ass.
April Canada Inc.	Hagerty Canada LLC	Scottish & York
Aviva Insurance Company*	Intact Insurance	SGI Canada
CAA Insurance Co.*	Intact Prestige	The Nordic Insurance Co.
Chieftain Insurance*	Jevco Insurance	Totten Group Insurance
Chubb Insurance Company of Canada*	Northbridge General Insurance Corp.	Traders General Insurance Co.
Definity	Nordic Insurance	Travelers Insurance Co. Of Canada
Eagle Underwriting Group Inc.	Optimum General Inc.	Travelers Essential
Echelon General Insurance Company *	Ovation	Wawanesa Mutual Insurance Co.
Economical Insurance*	Pafco Insurance	Zenith
Elite Insurance Company*	Pembridge Insurance	