

Group Automobile and Residential Insurance Program

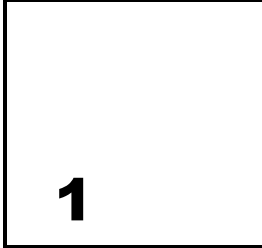
Prepared for Canadian Assistive Devices
Association

MARSH



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Submitted by:
Marsh Canada Limited
Private Client Services Practice
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Private Client Services Practice

Marsh's Private Client Services (PCS) specializes in the design, placement and servicing of personal insurance programs for groups and individuals.

Personalized and knowledgeable service has made PCS one of Canada's leading insurance brokerage businesses for more than 50 years. We've assisted thousands of Canadians in selecting the best insurance coverage to protect their personal assets.

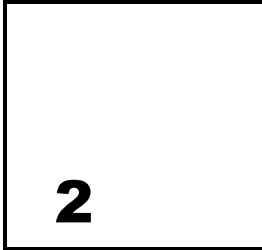
Private Client Services is a practice of Marsh Canada Limited. With offices across the country, Marsh's Private Client Services offers the strength and stability of a national company, with a commitment to personalized service at the local level. This means that clients can take comfort in knowing that a PCS representative will be there to provide service and support, whether they move to a new location or have a secondary residence in another province.

We represent a number of insurance companies that have demonstrated leadership in the industry and are consistently highly rated by A.M. Best, the largest provider of financial-strength ratings for the global insurance industry. By dealing only with the highest caliber insurers, we provide stable markets for our clients. Marsh Canada Limited is a member of Marsh & McLennan Companies, Inc., a global professional services firm with offices in the U.S. and more than 100 countries around the world.

PCS offices across Canada:

- Calgary
- Edmonton
- Kitchener
- Montreal
- Toronto
- Vancouver

www.marsh.ca/pcs



The PCS Difference

The insurance industry has become quite complex, and as a result, requires a solid understanding of coverage options and limitations to ensure proper protection. This is where our personal insurance brokers add real value.

At Marsh's Private Client Services, we are insurance brokers and we work for our clients—not the insurance company. We help take the mystery out of insurance by clearly explaining coverage options and limitations, and we help our clients define their insurance needs so that they obtain the best possible coverage at the best possible price.

In the event of a claim, we provide objective advice and ensure that our clients understand the procedures and implications involved in the claim, and that the claim is settled promptly and fairly.

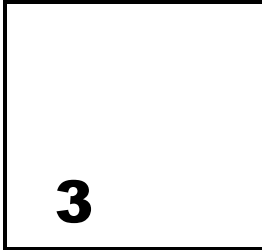
Best of all, our clients deal with dedicated client manager teams for all of their insurance needs—saving the time and effort of re-telling the same story with every call. It's a refreshing change from a true call centre environment.

Experience the Personalized Service Difference

With Private Client Services on your side, you can expect the following service differences:

- A team of dedicated client managers
- Personalized and knowledgeable service
- Advocacy and claims advice
- A selection of products and coverage options
- Offices across Canada

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Group Programs and Personal Insurance for Executives

Group Automobile and Residential Insurance Programs

Attracting and retaining members is crucial to the success of any association. A Group Automobile and Residential Insurance Program can help enhance your existing benefits program, with minimal effort required on your part for implementation and ongoing maintenance.

We work closely with you to develop the right program for your association by analyzing coverage options among various carriers, and designing and recommending a program that best meets your organization's demographics and needs.

Products

| Automobile* | Residential |
|----------------------------|----------------------|
| Private Passenger Vehicles | Homeowners |
| Trucks | Tenants |
| Trailers | Condominium Contents |
| Motorcycles | Rental Properties |
| Snowmobiles | Seasonal Residences |
| Motorhomes | Watercraft |

Personal Umbrella Liability

Travel Insurance

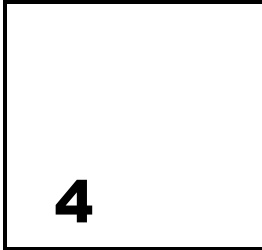
*Please note that automobile insurance is not available in provinces where government automobile plans exist.

Personal Insurance for Executives

To complement our group programs, PCS also manages the personal insurance needs of individuals with significant personal assets. We provide access to alternate markets that specialize in providing insurance to protect high-value homes and valuable collections, such as jewellery, wine, art, stamps and other items. We can also assist with coverage for secondary properties throughout North America and in other countries around the world. Broader coverage is available for the following items:

- Homes and Seasonal Residences
- Private Collections
- Jewellery
- Fine Art
- Automobiles
- Yachts and Boats

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Benefits to the Association

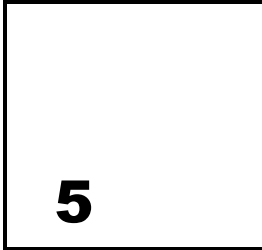
Our Group Automobile and Residential Insurance Program offers you the following benefits:

- **Enhances Your Benefits Program** – The group program can help your members realize savings on their residential and automobile insurance, which helps to increase member satisfaction.
- **No Cost** – There is no cost to you to administer this program, and PCS absorbs the cost of producing all marketing materials.
- **No Administration** – You are not responsible for administering the program and there are no payroll deductions. Your members deal directly with our PCS offices.
- **No Minimum Participation Requirement** – The program is strictly voluntary and does not have any minimum participation requirements.
- **Ongoing Marketing Support** – We work with you to develop a marketing plan that will meet your requirements to both introduce the program and support it on an ongoing basis.
- **Bilingual Service** – Members in Quebec may contact our Montreal office for service in French and English. In addition, all of our marketing materials, including our website, are available in both French and English.
- **Ongoing Feedback** – Statistical reports and program updates are provided on an ongoing basis to track the success of the program. We also review the program with you annually.

Marketing Tools

- Announcement letters
- Print Brochures
- Electronic Brochures
- Posters
- Newsletter articles
- On-site seminars
- Website

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Benefits to Members

With access to our expertise and service, your members get value far beyond price. Our Group Automobile and Residential Insurance Program offers your members the following benefits:

Discounted Group Rates – Your members will have access to preferred group rates for automobile and residential insurance. They may also be eligible for additional discounts, such as multi-vehicle, multi-policy, age, loyalty, new home, anti-theft device and claims-free discounts depending on their individual circumstances.

Personalized Service – An experienced personal insurance broker will work with your employees to determine their coverage requirements. Unlike a true call centre environment, responsive client managers are assigned to service all of the insurance needs for each employee.

Quote Options – Marsh's Private Client Services places insurance with numerous insurance companies. If a member does not meet the underwriting criteria of the group program, PCS will provide a quotation from an alternate market.

Claims Advice – In the event of a claim, dedicated client managers are available to make sure your members understand the implications and procedures involved in the claim.

Advocacy – Our client managers will intervene and will advocate on behalf of a member in the unlikely event of a dispute with the insurer. We represent your members, not the insurance company.

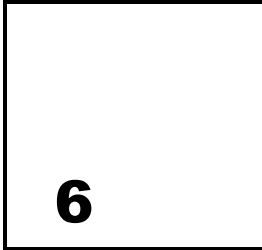
Emergency Claims Service – Our insurance companies provide claims assistance 24 hours a day, seven days a week.

Convenient Payment Options – Members can choose the payment option they prefer, including a monthly pre-authorized payment plan with no service charges—a potential 3% savings.

Easy Program Access – Members can call our national toll-free number to obtain a quote. To request policy changes or report a claim, service is provided by our PCS group offices in Kitchener and Montreal.

Broader Coverage Options – PCS offers broader coverage options to meet the needs of individuals with considerable personal assets.

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How the Program Works

Plan Eligibility

- The program is available to all CADA members, their spouses and dependent children.

Requesting a Quote

- Members can call our national toll-free number for a no-obligation quote.
- If an insurance policy is not due to renew in the next 60 days, Members can submit the expiry dates of their current policies on-line and we will send them a letter 30 - 60 days prior to the expiration of their policy reminding them to call our sales advisors for a quote. Our web address is www.marsh.ca/pcs.
- Please note that quotes are guaranteed for 30 days.

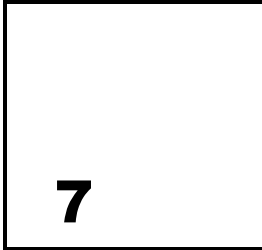
Reporting a Claim

- During office hours, members can call their PCS client managers to report a claim.
- After hours, members can call the insurance company's claims department, which provides 24-hour emergency claims service.

Ongoing Advice and Service

- As part of our commitment to service, you can count on our client managers to be knowledgeable and responsive when assisting clients with questions and requests. Our client managers are there to provide insurance advice and assistance to your members when they need it.

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Program Implementation

Once you've decided to introduce our Group Automobile and Residential Insurance Program to your members, we will work with you to complete the following steps prior to launching the program:

1. Completion of a Group Application.
2. Submission of the Group Application to insurers for their consideration.
3. Selection of an insurer based on group demographics.
4. Signed letter of authorization appointing Marsh Canada Limited as the administrator of CADA's Group Automobile and Residential Insurance Program.
5. Agreement on a Marketing Plan.
6. Distribution of marketing materials to launch the program.

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