

Frank Rizzardo

From: Jacqueline Van Buekenhout [jvanb@wmbeck.com]
Sent: December 22, 2010 3:22 PM
To: 'emcon1@emconservices.org'
Subject: Quotations
Attachments: Monck Park comparison.docx

Further to my voice mail a few minutes ago, please find attached premiums for sample dwelling limits with Table 1 (fire hydrant and fire hall protection), Table 2 (recognized and responding fire hall within 8km) and Table 3 (no fire hall or fire hall in excess of 8km) rates.

The premiums are based on a specific set of discounts, with building limits of \$500,000; \$750,000; \$1,000,000; \$1,500,000 and \$2,000,000. For values in excess of \$1,000,000 each insurer have specific underwriting requirements. Also, not all insurers have the same capacity to accept higher valued homes, especially in semi and unprotected areas.

If you have any questions about this email, please feel free to give me a call or return email.

Sincerely,

Jacqueline van Buekenhout, CIP
Personal Insurance

A referral from you is the greatest compliment we can receive!"

WILSON M. BECK INSURANCE SERVICES INC.
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Premium Comparison for a Sample Monck Park home

Building Limit	Fire Protection		
	Protected	Semi Protected	Unprotected
\$500,000			
Company A	\$1,198.00	\$1,408.00	\$2,036.00
Company A-D	\$1,274.00	\$1,500.00	Not available
Company B	\$1,270.00	\$2,261.00	\$5,233.00
Company B-P	\$1,381.00	\$2,437.00	Not available
Company C	\$3,059.00	\$4,760.00	\$6,011.00
\$750,000			
Company A	\$1,645.00	\$1,946.00	\$2,848.00
Company A-D	\$1,757.00	\$2,082.00	Not available
Company B	\$1,887.00	\$3,404.00	\$8,211.00
Company B-P	\$2,057.00	\$3,731.00	Not available
Company C			\$8,843.00
\$1,000,000			
Company A	\$2,034.00	\$2,415.00	\$3,561.00
Company A-D	\$2,175.00	\$2,588.00	Not available
Company B	\$2,504.00	\$4,505.00	\$11,191.00
Company B-P	\$2,733.00	\$4,990.00	Not available
Company C	\$5,796.00	\$9,160.00	\$11,577.00
\$1,500,000			
Company A	\$2,617.00	\$3,113.00	\$4,603.00
Company A-D	\$2,806.00	\$3,343.00	Not available
Company B	\$3,738.00	\$6,834.00	\$17,149.00
Company B-P	\$4,083.00	\$7,508.00	Not available
Company C	\$8,589.00	\$13,895.00	\$17,647.00
\$2,000,000			
Company A	\$3,015.00	\$3,579.00	\$5,271.00
Company A-D	\$3,235.00	\$3,845.00	Not available
Company B	\$4,971.00	\$9,122.00	\$23,108.00
Company B-P	\$5,435.00	\$10,026.00	Not available
Company C	\$11,459.00	\$18,894.00	\$23,897.00

The premiums are based on the following criteria:

- Home built 1990
- Claims Free = 5 years
- No auxiliary heating
- Age of Insured = 40
- Mortgage Free
- No alarm (burglar or fire)
- \$1,000 policy deductible
- \$2,000,000 Personal Liability
- Rates effective December 2010

Premiums are an indication only. Actual premiums will vary due to factors such as the age of the home, the type of heating, the age of the insured, the number of years claims free, security, and additional coverage, for example. These factors may reduce or increase the premium accordingly.

Companies A-BP may be uncomfortable with values in excess of \$1,500,000. In certain areas these companies may not have the capacity to insure homes in excess of \$1,500,000. Insurance brokers have limited binding authority for higher valued homes. Insurance companies may require full underwriting information in order to offer coverage on any risk that exceeds the broker's binding authority.

- Company AD – insurer's premium product
- Company B premium includes a discount for current home evaluation/appraisal
- Company BP – insurer's premium product

E&O.E