

Ontario Pollution Control Equipment Association

Exclusive Group Business Solution



The Road to a Group Business Solution

Synergy - The pursuit of common goals and application of best practices which generally result in recognition and reward through broader coverage and more competitive premiums from the insurance marketplace.

- Do you know the top 3 risks for your industry?
- What is the number 1 risk for your company?
- How confident are you in the effectiveness of your risk control program?
- What are obstacles your company faces?
- Could industry collaboration help?

Your Membership Profile and Challenge in the Marketplace

- Over 150 members
- Diversified membership profile:
 - Manufacturers;
 - Distributors;
 - Service providers; and
 - Representatives.
- Lack of insurers who understand your risk profile resulting in limited number of insurers writing class of business

Benefits of Buying Insurance as a Collective Group

- Increased buying power giving you the ability to market as one larger client
- Tailored insurance coverages designed to meet the unique needs of the OPCEA membership
- Explore opportunities to expand your financial targets through:
 - No claims bonuses; and
 - Profit sharing arrangements.
- Introduction of risk management solutions through best practices and claims management
- Consider alternative risk financing solutions based on group premium volume and member participation

Value Proposition

Marsh Canada is proud to be the exclusive broker to the Ontario Pollution Control Equipment Association (OPCEA). Such recognition is not taken for granted and, in our view, carries a responsibility to ensure program coverages continually evolve to reflect the unique needs of your industry. Group purchasing provides an excellent spread of risk. The impact of any given loss to a group program would be relatively small—whereas the same loss to an individual member could be catastrophic. Let the overall results of your group program help protect you from the unexpected cost variations of an individual insurance purchase.

OPCEA members have a wide range of coverages available for your business insurance needs including:

- Property - "All Risks" Building, Contents, and Stock including Business Interruption (loss of income);
- General Liability;
- Umbrella Liability;
- Product Recall;
- Automobile (including Garage Automobile); and
- Crime - Employee Theft.

Who is Marsh?

Our mandate is to break the mould of traditional insurance solutions for trade industries such as OPCEA.

Marsh is the world's leading insurance broker and risk advisor, providing a single, integrated service to all of its clients throughout the world. Marsh advises businesses like the members of OPCEA on risk assessment. Marsh provides advice and transactional capabilities to clients in over 100 countries.

Marsh Canada was established in 1914 and we now have more than 1,100 colleagues in 13 offices nationally. Within this group, a dedicated team of more than 250 employees focus on developing and implementing customized insurance and risk management solutions for professional associations, groups, not-for-profit organizations, religious institutions, retail, hospitality, automotive, financial institutions, healthcare, and trade associations.

Marsh is part of the family of Marsh & McLennan Companies, including Guy Carpenter, Mercer, and the Oliver Wyman Group (including Lippincott and NERA Economic Consulting)..

Please return to:

Dan Winstanley

Client Executive

416 349 4601 | daniel.winstanley@marsh.com

Marsh Canada Limited
70 University Avenue, Suite 800
Toronto, Ontario M5J 2M4

Scott Dormer

Client Executive

416 349 4498 | scott.dormer@marsh.com

Marsh Canada Limited
70 University Avenue, Suite 800
Toronto, Ontario M5J 2M4

Name of Company: _____

Address: _____

Phone: _____

Fax: _____

E-mail: _____

Contact: _____ Position: _____

Expiry Date of Your Current Insurance Policies (mon/dd/yyyy): _____

Current Insurance Company: _____

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