



Commercial Insurance Member Benefits Program

January, 2015



PURVES REDMOND LIMITED

INSURANCE BROKERS

Commercial Insurance Proposal

At the request of the CACD Board of Directors, we have created a commercial insurance program specifically designed for CACD members which includes meaningful and significant benefits that reflect appropriate rewards for Responsible Distribution verification and being best in class in your industry. The benefits outlined below are explained in more detail throughout this proposal.

- **Initial premium savings**
- **Profit sharing agreement**
- **Low cost financing**
- **Broad policy coverage**
- **Multiple year environmental policy options**
- **Loss prevention / engineering services**
- **Risk Managements services**
- **Complimentary insurance policy audits**
- **Automatic spill response through CERCA members**

Purves Redmond (PRL) Credentials and Capabilities

- **Forty years experience in Chemical, Fuel, Waste & Recycling and Environmental risks**
- **PRL understands the Chemical Distribution Industry's risks and commercial insurance requirements**
- **We ensure a dedicated risk management team approach. What you don't know can hurt you**
- **We have created strategic partnerships and exclusive arrangements with key insurers including multiple environmental pollution insurers that target your business**
- **We have designed similar programs for the Waste Management & Recycling industry and Fuel industry that have been very successful. Please review the attached OWMA reference**

Objectives & Advantages

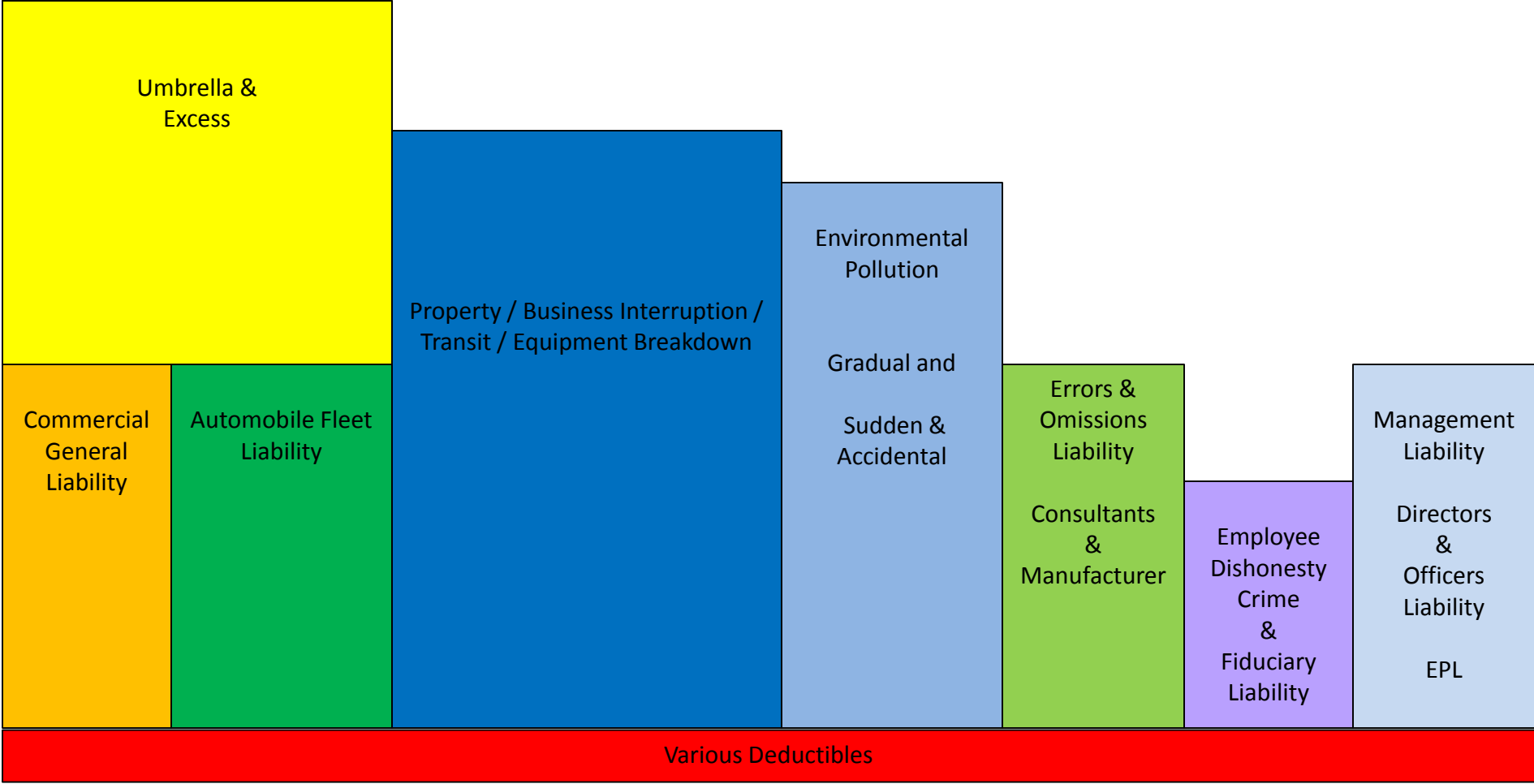
- **Leverage buying / economies of scale**
- **Create critical mass of best in class companies**
- **Favorable rates and competitive premiums**
- **Access to higher limits and broader coverage**
- **Access to qualified safety engineers**
- **Spill response and accident handling at the highest level through CERCA**
- **Professional assistance with complicated claims negotiations**
- **A broker that understands your business risks**



Member Benefits

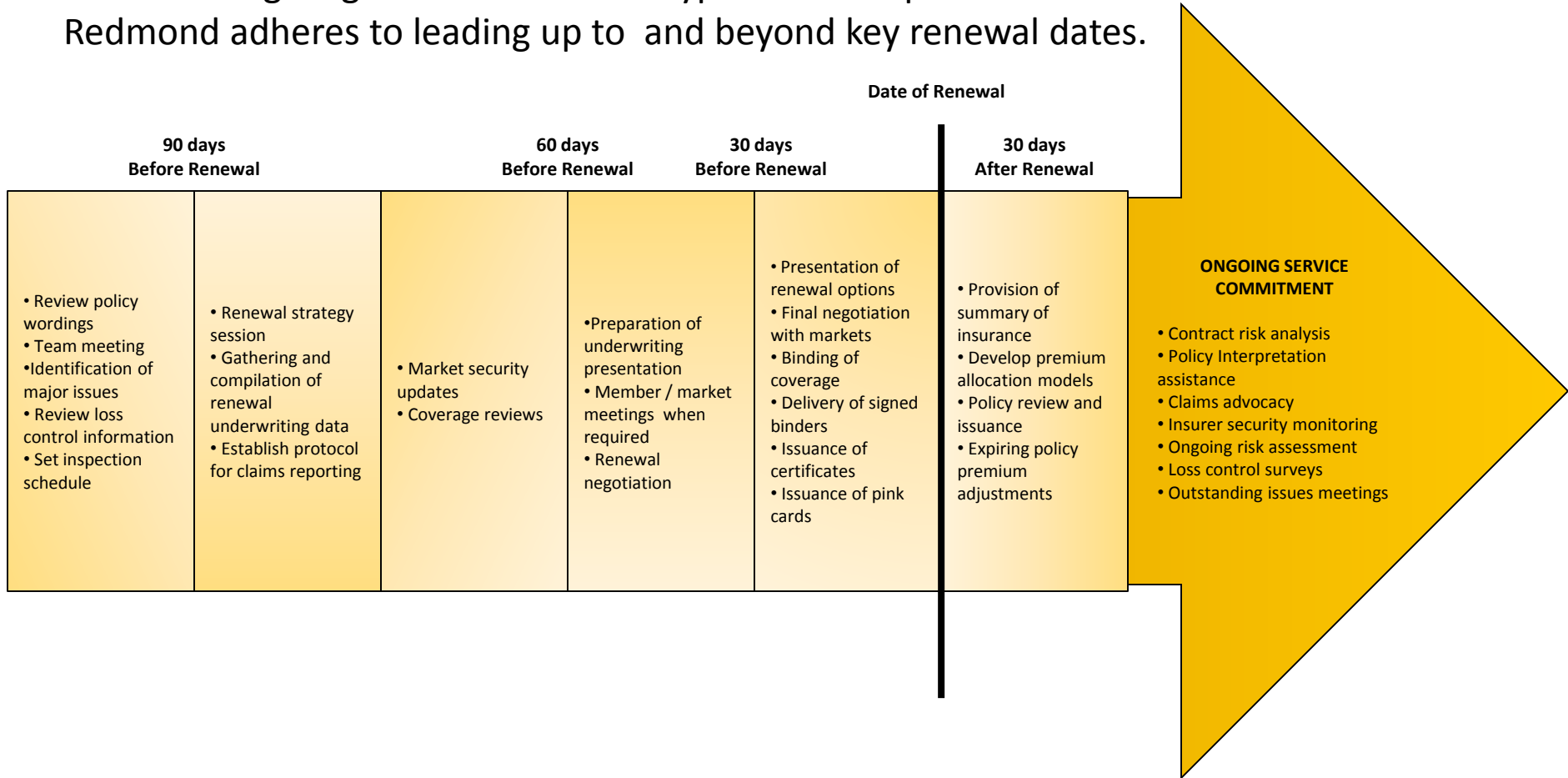
- Preferred Rating and Premiums for “Best in Class Companies”
(DISCOUNTED PREMIUMS FOR RESPONSIBLE DISTRIBUTION VERIFICATION)
- Provide Profit Sharing for CACD members:
 - 0% to 35% - 8.5% return premium
 - 36% to 50% - 4.5% return premium
- Premium Financing at 3%. Deposit plus 10 equal installments.
- Environmental pollution insurance – heavily discounted multiple year policies.
- Enhanced Coverage - Broad policy coverage tailored to specific needs including Product Recall Expense coverage for a limit of \$100,000, Employee dishonesty and crime coverage is included starting at \$10,000 and more
- Loss Prevention Engineering / Spill Response Services - CERCA
- Complimentary policy / coverage audits to identify underinsured, uninsured coverage deficiencies
- Deductible, limits and claims analysis
- **These are the best in class benefits available to CACD members.**

Insurance Coverages



SERVICE PROCESS

The following diagram illustrates our typical service process and the timelines Purves Redmond adheres to leading up to and beyond key renewal dates.



Partial List of Chemical and Environmental Clients

- ❖ Trimac
- ❖ Detox Chemical
- ❖ Mancuso Chemical
- ❖ Northspec Chemical
- ❖ Naft
- ❖ Potter Environmental
- ❖ Quantex Technologies
- ❖ Accuworks
- ❖ GFL

SERVICE TEAM BIOS

TEAM MEMBER / ROLE	YEARS IN THE INDUSTRY	QUALIFICATIONS / EXPERTISE
Ken Fedosen Senior Client Executive	35	<ul style="list-style-type: none"> • Senior Partner at Purves Redmond Limited • Former Deputy Chief Underwriting Officer at Zurich Insurance Company • Experience in both underwriting and brokering large and complex risk management accounts
Andrew Reid Senior Contact	40	<ul style="list-style-type: none"> • Director & Principal Broker of Purves Redmond Limited • Maintains senior relationships with key National insurers • Experience with large, difficult and complex risks • Program Strategy, Insurer meetings and Service Team oversight
Megan Potts Directors' & Officers Specialist	5	<ul style="list-style-type: none"> • Client Service Representative at Purves Redmond Limited • Bachelor of Business Administration from Wilfred Laurier University with a minor in French • Assists Account Executive and Senior Placement Specialist on, environmental, transportation and manufacturing accounts
Jean Mullin Senior Placement Specialist	25	<ul style="list-style-type: none"> • Senior Associate of Purves Redmond Limited • Risk management broker with extensive experience with complex risks notably chemical and waste management • Formerly a risk management broker at Marsh
Elnore Tejada Client Service Representative	13	<ul style="list-style-type: none"> • Completed Canadian Risk Management Course at the University of Toronto and • Chartered Insurance Professional at the Insurance Institute of Canada • Handles complex commercial risks • Holds a position as Associate and Client Service Representative
Cameron Robinson Claims Specialist	25	<ul style="list-style-type: none"> • Head of Claims Department at Purves Redmond Limited • In depth experience in broad range of claims

Access to Risk Management and Loss Control Tools

Loss Control Guides

Checklists and Forms

Bulletins and Hard Facts

Spill Response Action Plans

Building Maintenance Guides

Business Continuity Toolkits

Fleet Management Guides



November 20, 2011

To whom it may concern.

Subject: Letter of Reference

The Ontario Waste Management Association (OWMA) appointed Purves Redmond Limited as our preferred insurance broker to provide risk management and insurance services to our members in 2007.

They have, since that time, provided excellent service, and competitive premiums and terms through very select and reputable "A" Rated insurance companies.

The insurance program has seen substantial growth through a well executed marketing plan.

Purves Redmond provides our members with an array of insurance coverages including Property and Business Interruption, Commercial General Liability, Professional Liability, Directors and Officers Liability, Automobile Insurance, Environmental Liability and other specialty insurance coverages where required.

We would highly recommend Purves Redmond as the insurance broker of choice to represent an association members program.

Please feel free to contact the undersigned or Michelle Goulding if you require further detail.

Yours truly,

A handwritten signature in blue ink, appearing to read "Robert Cook", is written over a horizontal line.

Robert Cook
Chief Executive Officer
Ontario Waste Management Association