

# Why SIMPLINSUR?

#1 - To provide you with an exclusive, competitive advantage for your clients and all their insurance needs

#2 - Help you increase your client retention rate

#3 - Opportunity to earn the best long term compensation model available to brokers in Canada

#4 – Simple, easy integrated process for Brokers

#5 – Fiduciary responsibility



# Why SIMPLINSUR?

One Stop Shop for Secondary Products

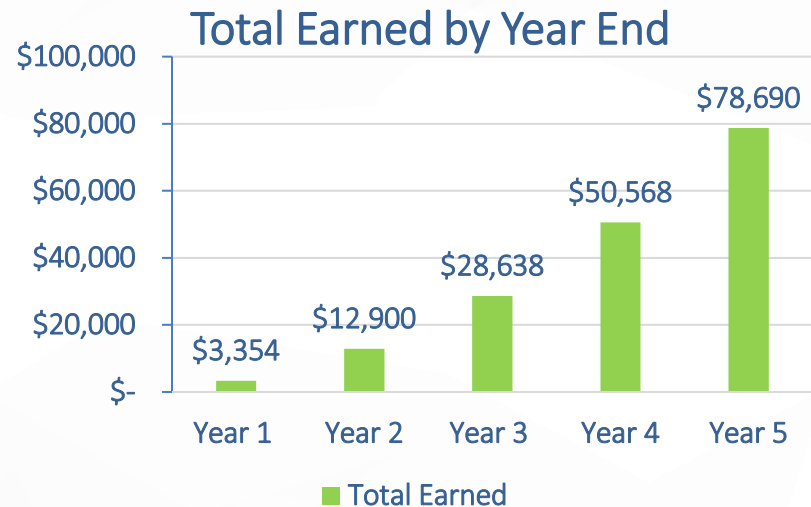
SIMPLINSUR Suite of Products....Exclusive to M3 Brokers & Agents



# Individual Example of Compensation

Individually, if you sold 2 policies per month, by the end of the first year, you would be earning  
\$516 per month

Compensation: 21.5% of your clients premiums are paid to you on a monthly basis



Average \$100 per month per client  
2 clients per year – each year, 24 clients activated



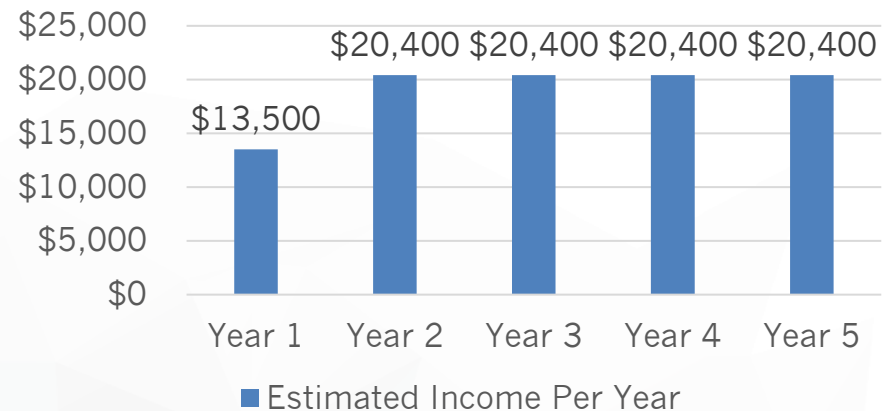
# Up Front Commission Example of Compensation

Individually, if you sold 2 policies a month with \$100 in premium  
Compensation: 8.5 times monthly premium

## Parameters:

1. Premium is \$100 per month= One time payout of \$850
2. Paid out to broker after client makes 3 successful payments
3. For payouts over \$750
  - \$750 will be paid upfront
  - Remainder will be paid at month 12
4. No Claw backs

## Estimated Income Per Year



# 2021 Annual Creditor Contest

## New Contest

Minimum to win is 24 policies sold Jan 1 – Dec 31 2022

(Must be active January 1, 2022)

There will be 2 categories;

- 24 Policies Sold = 1 ticket to our VIP / R&R brand trip
- 36 Policies Sold = 2 tickets to our VIP / R&R brand trip





# Live Demo of Digital Platform



# SIMPLINSUR Tools to Help you WIN



## A simple conversation

### Partial Coverage

**Client profile:** Clients in the upper age ranges, where premium bands are higher; clients with larger mortgage amounts; smokers.

**Method:** Cover a portion of the total mortgage balance (minimum \$250,000) to reduce premium. Please note that the Acknowledgement of Partial Coverage form must be submitted along with completed insurance application.

**Benefit:** Some coverage is better than no coverage. With a portion of the mortgage balance insured, client and/or their families will benefit from having part of the mortgage balance or monthly payment paid in the event of injury or loss.

Follow these steps to submit an application for partial coverage:

The screenshot shows the SIMPLINSUR application interface. The 'Summary' section displays the mortgage amount (\$350,000) and the partial coverage amount (\$250,000). The 'Mortgage Information' section shows the mortgage type (Fixed Rate), term (30 years), and interest rate (4.500%). The 'Underwriting' section shows the status as 'Approved'.

1. Open the deal summary and edit box which to make changes in BOSS. Note this box is checked for sync with Ex.

2. Under the 'App' in the main navigation menu, click 'Information'. Scroll down to section and in 'Mortgage' field, enter desired amount.

See it in action!



## A simple conversation

### Keeping track of your Simplinsur portfolio

You have access to useful information on your Simplinsur deals right in BOSS:

- The Creditor Insurance commission statement lets you track your earnings by month, quarter or year.
- The Creditor Insurance views help you keep track of the progress of your applications from submission through to activation.

See below for instructions on how to pull your creditor insurance statement and how to use the handy views in BOSS.

How to pull your creditor insurance statement in BOSS 5.1:

The screenshot shows the BOSS 5.1 dashboard with the 'Reports' tab selected. It displays four summary cards: 'Mortgage Amount' (\$32,446,367), 'Mortgage Payment' (\$3,564,033), 'Mortgage Balance' (\$20,891,940), and 'Mortgage Interest' (\$0).

1. From your BOSS 5.1 dashboard, click on the 'Reports' tab.

The screenshot shows the 'Insurance Statement' form in BOSS 5.1. It includes fields for 'Start Date', 'End Date', 'Mortgage Amount', 'Mortgage Payment', and 'Mortgage Balance'. There are also checkboxes for 'Generate Report' and 'Generate Statement'.

2. Navigate to 'Insurance Statement' in the 'Reports' menu. In the 'Insurance Type' dropdown menu, choose the insurer. Specify the date range for your statement by choosing the first and last month. You can pull a single month up to a full calendar year. Specify the year. Click 'Generate'.

3. Your report will appear in a new tab in your browser. You can scan the data or download it to save the file on your computer. Click on the disk icon to save the data in the format that you prefer.

The screenshot shows the 'Insurance Program: Premiums Paid on Statement' report. It displays a table with columns for 'Year', 'Month', 'Premium', 'Interest', and 'Total'. The data shows premiums paid for the years 2015 and 2016.

## Secure your family's financial future when it's needed most.

**Life Insurance coverage** pays up to \$1,000,000 of the outstanding balance of your mortgage (including discharge costs and prepayment penalties) in the event of your death as the insured borrower.

**Joint discounts.** Receive a 20% discount on Mortgage Life and Critical Illness insurance for 2 or more applicants.

**Flexible and affordable.** Choose the amount of coverage to best meet your needs – from \$350,000 to \$1,000,000.

**You are automatically covered** if you meet the eligibility requirements, and answer "no" to the health questions on the application. For mortgages up to \$500,000.

Your other insurance may not be enough.

Value of personal assets: \_\_\_\_\_

Personal/work life insurance: + \_\_\_\_\_

Total debts (include mortgage): - \_\_\_\_\_

SHORTFALL = \_\_\_\_\_

**NO RISK.**  
30-day free look!

Simply necessary.



### Premium Quote Calculator

Age Premium Bands	Life		Critical Illness	
	Non Smoker	Smoker		
18-30	\$ 28.00	\$ 45.50	\$ 38.50	\$
31-35	\$ 42.00	\$ 66.50	\$ 56.00	\$
36-40	\$ 63.00	\$ 101.50	\$ 87.50	\$
41-45	\$ 94.50	\$ 150.50	\$ 157.50	\$
46-50	\$ 136.50	\$ 217.00	\$ 245.00	\$
51-55	\$ 175.00	\$ 280.00	\$ 367.50	\$
56-60	\$ 241.50	\$ 385.00	\$ 647.50	\$
61-64	\$ 315.00	\$ 504.00	\$ 997.50	\$ 160.00
Mortgage Amount	\$ 350,000.00			
Mortgage Payment	\$ 2,500.00			







# SIMPLINSUR HOME & AUTO REFERRAL PROGRAM



# Why SIMPLINSUR Home & Auto



Become the one stop shop for all your clients mortgage needs!!!

## What makes us the right choice?

- Phenomenal Customer Service
- Simple Referral Process
- Access to Multiple Insurance Companies
- Specifically Tailored to Service Mortgage Brokers
- Client Retention and Future Referrals



Partnering with some of the top insurance companies in Canada, Simplinsur offers your customers superior coverage at exceptionally competitive rates



# Products

## Property

- Homeowners
- Rented Dwellings
- Condos
- Tenant
- Secondary/Seasonal homes
- Course of construction
- Commercial buildings, CGL policies & E&O
- Vacation, travel trailers & Mobile homes



## Automobile

- Personal private passenger vehicles
- Business use vehicles
- Commercial automobile insurance
- Snowmobiles, ATV's, Motorhomes & Motorcycles



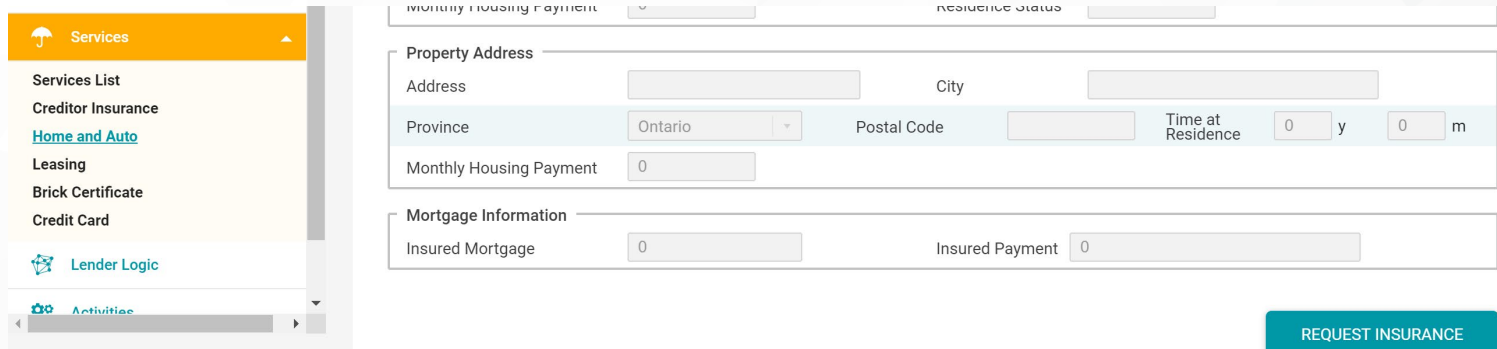
## Mortgage Broker discounts

- 10-15% off both your own personal home and auto insurance premiums



# Home & Auto Referral Process – Active Lead Channel

For Clients, select 'Request Insurance' under the 'Home & Auto' tab in BOSS



The screenshot displays the BOSS system interface. On the left, a sidebar menu under the 'Services' tab lists options: Services List, Creditor Insurance, Home and Auto (highlighted), Leasing, Brick Certificate, Credit Card, Lender Logic, and Activities. The main content area shows a form for requesting insurance. It includes fields for 'Monthly Housing Payment' and 'Residence Status' at the top. Below is a 'Property Address' section with fields for Address, City, Province (set to Ontario), Postal Code, and Time at Residence (0 y, 0 m). Further down is a 'Mortgage Information' section with fields for Insured Mortgage (0) and Insured Payment (0). A teal 'REQUEST INSURANCE' button is located at the bottom right, with a blue arrow pointing to it.



## Benefits to the Active Lead Channel:

- Shortens the quote call by 80% as much of the information is available upfront
- Soft pull from the Credit bureau to offer your clients better rates
- Earn \$100 on referrals through this channel till the end of 2022



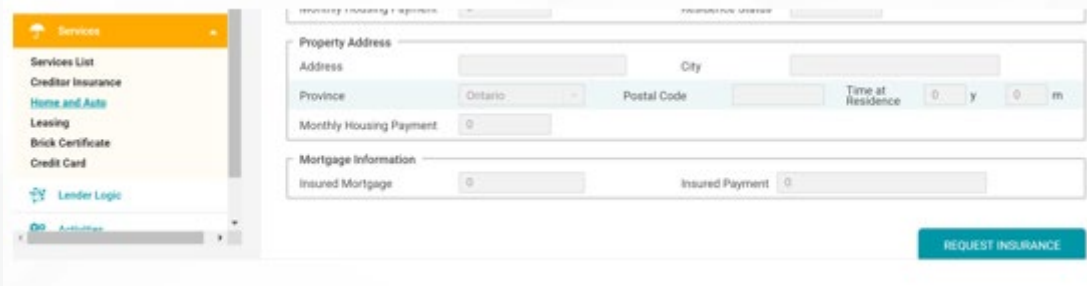
# Home & Auto Referral Process – Passive Channel

## Passive Channel process in Boss; Here is how it works!

1. Mortgage deal submitted to Lender
2. Home & Auto referral triggered in BOSS (max 35 days before expected close date)
3. You receive an email notifying you that your customer will be contacted by Simplinsur

### Your Options:

- Allow the referral to proceed, OR
- Opt out by unchecking “Insurance Referral to be sent” in the deal in BOSS



The screenshot shows the BOSS system interface. On the left is a sidebar with a 'Services' menu containing options like 'Services List', 'Creditor Insurance', 'Home and Auto' (highlighted), 'Leasing', 'Brick Certificate', 'Credit Card', 'Lender Logic', and 'Activities'. The main area displays a form for 'Request Insurance' with fields for 'Property Address' (Address, City, Province, Postal Code, Time at Residence), 'Monthly Housing Payment', and 'Mortgage Information' (Insured Mortgage, Insured Payment). A 'REQUEST INSURANCE' button is at the bottom right.

For Non-Clients, there are two ways to refer them to SIMPLINSUR:

**friends  
& family**

1. Via phone – Have your clients call us! 1–800-698-6119
2. Fill out the online form: TMACC <https://crm.simplinsur.ca/tmacc>





# Prepare your client for the call

**Advise your client that Simplinsur will be reaching out within 24hours with an offer**

Speed up the call and closing by prepping your client with the following material



- Copy of inspection
- MLS/Listing
- Name and address of lender financing mortgage
- Current insures name and policy number
- Void check or credit card info
- Drivers license number

This will allow our brokers to;

- Bind policies quickly and
- Reduce client touch points



# SIMPLINSUR Tools

SIMPL INSUR

## A simple conversation

Partnering with some of the top insurance companies in Canada, Simplinsur offers your customers superior coverage at exceptionally competitive rates.

Ensure your customer gets the best referral experience:

- 1 Speak to your customer about the necessity of home insurance:

"As a customer of <brand>, you now have exclusive access to one of Canada's top insurance brokers – Simplinsur. I recommend highly that you get a quote from them to ensure you have the best price and conditions in place for your home and automobile insurance. May I refer you to them?"

- 2 If your customer agrees, advise them that they'll be contacted by Simplinsur within a maximum of 2 business days.
- 3 Then press the "Request Insurance" button in BOSS (see reverse) – this is the best method for sending a referral. Why?
  - Customers referred using this method get priority handling so they get contacted first.
  - Customers save 20-25 minutes on processing time since 80% of the application is auto-populated for them (from the mortgage file on the system).
  - Access to your customer's credit score means we can offer them better discounts.

For a full overview of our Home & Auto product features, visit [Simplinsur.ca](#)

### Home & Auto Insurance



EARN  
**\$70**  
PER POLICY

## Home, property & auto insurance

Whether you are looking for insurance for your new home or want to do a "value check" to see if you can do better, our team at Simplinsur can help! With access to Canada's biggest insurers, we do the shopping for you to find the best deal – superior coverage and competitive pricing.

For product support  
marketing material  
sales training, contact  
your Simplinsur BDI

**KATE ARVICO**  
Regional Sales Director  
GTA, Western Ontario  
647.204.0439  
[kate@simplinsur.ca](mailto:kate@simplinsur.ca)

**MICHELLE KELLY**  
Regional Sales Director  
GTA, Eastern Ontario  
416.848.9391  
[michelle@simplinsur.ca](mailto:michelle@simplinsur.ca)

### Home & Property Insurance

You will want the best insurance for your home since it is likely your biggest asset, not to mention the roof over your head. Home insurance is required by your mortgage lender and is designed to protect you from the things that can damage your home, personal property, or hurt you financially.

#### Valuable benefits\* can include:

**Personal Liability**  
Protect yourself with \$1,000,000 liability coverage. Umbrella policies cover more liability claims, other family members, additional possessions, and is an inexpensive way to make sure your assets are fully covered so you do not risk them in a lawsuit.

#### Customized Coverage Options

- Personal belongings
- Water damage and sewer lines
- Identity theft including cyber protection

#### 24/7 Legal Information Services

Speak with a lawyer to get answers to legal questions about property, tenant relations, employment, family law and more!

#### Family Care Assistance

Access information on local suppliers of daycare, home care and other services. You may qualify for reimbursement for some of these services.

#### Many ways to save more!\*

Bundling both Home and Auto insurance from the same provider is one of the easiest ways to save. And having both policies under one roof is a small way to simplify your life. Pay your yearly premium upfront and save an additional 5%. Additional savings may be available based on your good credit score.

Visit us at [simplinsur.ca](#) for more benefits & additional types of coverage.

\*Depending on the insurer selected, conditions apply



### Auto Insurance

#### Valuable benefits\* can include:

Save up to 25% by enrolling in a safe drivers' program. Receive an immediate 10% discount and up to 25% after completion of the program. Your discount is then updated every six months based on how safely you drive.

#### 24/7 Service

Fast emergency claims response from your insurer directly. With roadside assistance you never have to worry about being stranded if applicable to you.

#### Accident Forgiveness

Have your first accident forgiven. If you qualify, without affecting your insurance rate even if you were at fault.

SIMPL INSUR

Simply necessary.

SIMPL INSUR

## The referral and sales process



STEP 1  
HAND-OFF

### Push Immediate Referral

#### HOW IT WORKS

Immediately transmits pertinent details from the mortgage file in BOSS to the Simplinsur sales team for priority handling:

- Open the deal in BOSS
- Navigate to "Services" > "Home & Auto"
- Click the "Request Insurance" button

REQUEST INSURANCE



STEP 2  
CONTACT

Simplinsur will initiate contact with your customer using a variety of channels including email, text and phone



STEP 3  
PITCH

- Insurance broker reviews the application with your customer over the phone
- Customer is given the best quote Simplinsur can offer, live on the phone within minutes



STEP 4  
CLOSE

**CUSTOMER ACCEPTS:** Sale is completed, you receive referral fee of \$70 per policy

**CUSTOMER DECLINES:** Insurance broker suggests that they contact Simplinsur at renewal time for a competitive quote

### Automated System Referral

#### HOW IT WORKS

- 1 Mortgage deal submitted to lender
  - Home & Auto referral triggered in BOSS (max 35 days before expected close date)
  - You receive an email notifying you that your customer will be contacted by Simplinsur
  - You can either:
    - Allow the referral to proceed, OR
    - Prevent automated referral by unchecking "Insurance Referral to be sent" in the deal in BOSS
- 2 Referral sent (72 hrs after trigger)  
If you have not opted out, customer contact info and basic details are passed to Simplinsur direct marketing team

**QUICK REFERRAL**  
Call 1.800.689.6119 together with your customer for an immediate quote

Direct marketing coordinator asks customers if they would like a live quote:

- "Yes" – transferred immediately to an insurance broker to provide a live quote
- "No" – we ask your customer if it's ok to contact them at their next renewal time

Footer Customizable

SIMPL INSUR



# Your SIMPLINSUR team

## Sales Team

**Michelle Kelly – National Sales Director**

**416-848-9391**

**[michelle@simplinsur.ca](mailto:michelle@simplinsur.ca)**

**ONT/ATLANTIC**

**Jacqueline Lebel –National Sales Director/  
Financial Security Advisor**

**587-324-4513**

**[jacqueline.lebel@simplinsur.ca](mailto:jacqueline.lebel@simplinsur.ca)**

**PRAIRIES**

**Scott Strickler – National Sales Director**

**437-225-3648**

**[sstrickler@simplinsur.ca](mailto:sstrickler@simplinsur.ca)**

**ONT/ATLANTIC**

**Carrie Del Duca – Senior Insurance Specialist**

**[carrie@simplinsur.ca](mailto:carrie@simplinsur.ca)**

**437 - 213 - 1431**

**1 888 468 4734 x309**

**Home and Auto Insurance Customer Service**

**1.800.698.6119**

**Jamie Hewitt – Director of Operations**

**1.800.698.6119 x308**

**[jhewitt@simplinsur.ca](mailto:jhewitt@simplinsur.ca)**



**THANK YOU!!**

