



Commercial E * NEWS

Important aspects of insurance and loss prevention for business owners & managers

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Welcome to your Commercial Insurance **E-NewsLetter**. If you are an existing client, we hope you will find this **value added service** a great resource for your business. If you are not a client, we invite you to take a look at our [interactive website](#) as a starting point and then to contact us to learn more about the services that may interest you. We can assure you that **your satisfaction means everything to us!**

Business Loan Life Insurance



Make sure your Business Loan Life Insurance plan is in place. Compare the difference in cost between Bank sponsored products and a personal policy.

Read more in our **FEATURED ARTICLE**.

Spot "Red Flags" in the Boiler Room

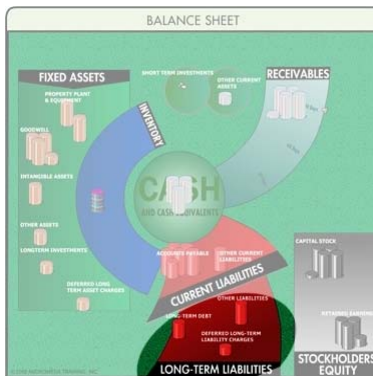


Simple ways to protect your business from severe losses.

Important Notice

2009 Employment Insurance

Business Loan Life Insurance



Do you have the right coverage at the right price?

Life Insurance is often required by business owners to cover outstanding business loans or a line of credit.

To review the price and coverage differences between bank sponsored products and a personal policy.....

Read on.....[CLICK HERE](#)

Spot "Red Flags" in the Boiler Room

Here are some red flag indicators of problems that can result in expensive repairs and lost business income.

Where are the Lights?

When a boiler room is poorly lit, or does not



Adjustments

have any lighting, how can it be assumed that anyone is taking care of the equipment?

Client Testimonials

Personal approach
Service
Results oriented
Professional Advisors

Agility Disaster
Recovery**A boiler room is not a storeroom!**

When a boiler room is cluttered, routine visual examination and servicing of the equipment is in serious doubt. Boilers and their supporting machinery, controls, piping and valves need to be checked and maintained regularly.

Read on.....[CLICK HERE](#)

Important Notice Reminder
2009 Employment Insurance
Adjustments



The Canada Employment Insurance (EI) Commission has set the EI Premium rate for 2009. Effective January 1, 2009 the employee rate will remain at \$1.73/\$100 of insurable earnings. The employer rate is 1.4 times the employee rate.

The maximum weekly EI benefit will increase from \$435 to \$447. The new Maximum Insurable Earnings (MIE) will increase from \$41,100 to \$42,300.

If you provide your employees with short term Income Replacement benefit that is less than \$447, your plan is not eligible for the Employment Insurance Premium Reduction Program. To remain eligible, the plan will need to be amended.

If you have any questions regarding this change, please contact us to speak with a Benefits Specialist.

(905) 525-7259 / 1-800-661-1518

Client Testimonials

"I appreciate the personal approach you use on the annual reviews in discussing our Business and Fleet insurance needs. This makes me feel like a "priority client". The exercise of discussing insurance coverages provides me a better understanding of my business and how I will operate in the future." - Peter D

"It is nice to know that when a job needs to get done that there are still people who rise to the challenge and do everything in their power to get results who can be honest along the way." - Barry T

"In a competitive market that we work within, it is important to align ourselves with advisors that not only understand our business, but also have our best interests at heart" - Richard W

I always get Top Notch service from your company for claims, questions I may have or any insurance related matters. Vaseil K

Keep up the Good Work! Warren C

Agility Disaster Recovery

Only one thing is more devastating than a prolonged business interruption. **Ignoring It!!!** Disasters happen! **How would your Business survive.** Agility Recovery Solutions has a 100% success rate, including 40 recoveries in the wake of Hurricane Katrina. View the [interactive brochure](#) then scroll to the bottom of the page and click on IBrochure. **It's worth the time.**



Call us Today!

See how we can help you better protect everything you have worked so hard to achieve!

(905) 525-7259 / 1-800-661-1518

Visit our interactive website at: www.danlawrie.com



**Dan Lawrie
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THE NAME YOU CAN TRUST FOR INSURANCE



*The content in this Newsletter are guidelines only,
always seek professional advice tailored specifically for your firm.*



Today, with a **staff of over 85 dedicated professionals** in personal and corporate insurance and related financial services, our firm has become one of the largest and fastest growing insurance organizations in Southern Ontario and now **ranks in the top 5% of insurance brokerages in Canada.**

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