

# Welcome to Cowan Insurance Group



Cowan Insurance Group (CIG) has been providing customized, comprehensive insurance and risk management professional advice and placement to meet commercial and personal insurance, group benefits, and wealth management needs since 1927.

Fiercely independent, Canadian, and family-owned, our award-winning client-centric approach and commitment to innovation and excellence have established us as a true market leader.

## We care about what you care about.

By focusing on what's most important to clients, we help them strategically manage risk through unbiased advice and an extensive range of product offerings and integrated solutions.

We have the technical expertise and product knowledge to support our clients, regardless of their needs. Specialization in strategic commercial industry segments and our multiline offerings ensure our clients receive unparalleled service.

With 600+ employees across Canada, we are a nationally licensed organization, with international partnerships and an expanding footprint.

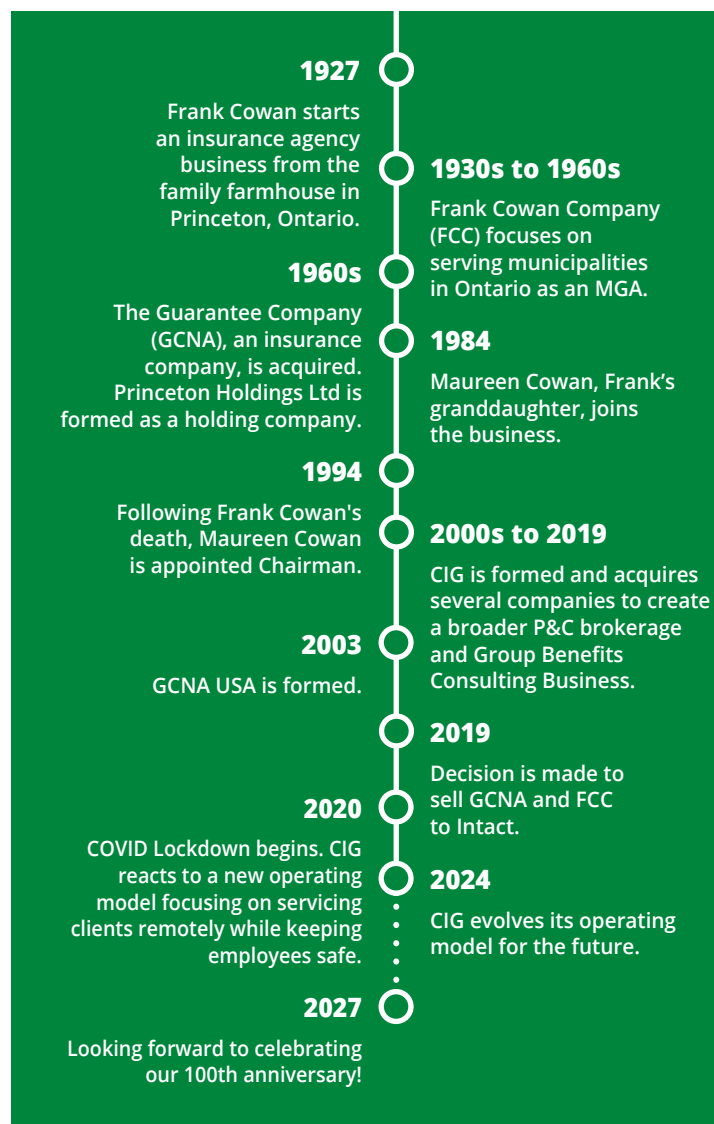
## Giving back to our communities.

From humble beginnings in Princeton, Ontario, clients have been at the heart of everything we do. Our success is rooted in the communities in which we do business, and we strive to improve the quality of life in those communities.

The Cowan Foundation was established in 1995 in honour of the company's founder, Frank Cowan, building on our commitment to community involvement, support and caring. Since 1995, over \$38 million has been donated to 650 charitable organizations.

## A trusted partner.

Client satisfaction is everything at Cowan Insurance Group. Our values of **Respect, Integrity, Client-Focus, Collaboration, and Accountability** have established us as a true leader in the Canadian marketplace and underpin our status as a Canada's Best Managed Companies Platinum Club Member and one of Canada's Most Admired Corporate Cultures.



# Experience and Knowledge at Your Service

Cowan Insurance Group represents leading national and international insurance and investment companies, offering products and services for individuals, businesses, organizations, and public and not-for-profit sectors.

Individuals  
and Families

Businesses and  
Organizations

## Property and Casualty Insurance Needs

### Commercial Insurance Broker

- Independent commercial insurance and risk management advice and placement to protect assets and revenue for businesses, with focused expertise for:
  - Small business
  - Associations, Public Sector, and Not-for-Profit
  - Industry specialties including: Construction, Technology, Manufacturing, Transportation
  - Programs including: Condominium Corps, Self Storage, Driving Schools, Limousines
- Features specialized products:
  - Property, Liability, Automobile, Environmental Liability
  - Directors & Officers, Errors & Omissions, Cyber
  - Surety and Builders Risk
  - Trade Credit products



Contact details: bob.herron@cowangroup.ca

### Personal Insurance Broker

- Personal insurance for possessions, including home, autos, vacation properties, and watercraft, as well as personal liability.
- Private client services for individuals with complex insurance needs.
- Group Home and Auto insurance programs for employee groups.



Contact details: marsha.devries@cowangroup.ca  
Private Client: rhonda.dicristofaro@cowangroup.ca

## Wealth Management Needs

- **Wealth Management and Life Insurance:** Holistic financial advice, planning, and counsel to help individuals, families, and business owners achieve their financial goals. Safeguard your legacy with life insurance and investment solutions, a cornerstone in comprehensive wealth management.



Contact details: tom.donston@cowangroup.ca

## Employee Benefit Business Needs

### Independent Group Benefits Consulting

- Working with leading carriers and plan sponsors to develop employee benefit plan design, implementation strategies, and support for businesses and associations ranging from small businesses of < 25 employees to large enterprises of 10,000+ employees.



Contact details: shelly.redwood@cowangroup.ca

### Independent Pension and Retirement Consulting

- Working with leading carriers and plan sponsors to offer set-up and ongoing management assistance with employee group savings and retirement plans. Includes our complimentary Make Sense service for employee support.



Contact details: adam.diamond@cowangroup.ca

### Wellness and Disability Services (Return to Health®)

- Comprehensive disability and leave management services for employers across Canada focusing on:
  - Occupational and non-occupational absences
  - Legislative leave management services
  - Attendance and accommodation support
  - Wellness products and consulting



Contact details: lianne.clarke@cowangroup.ca

## Third Party Administration and Claims Payment Services

- Group benefits administration services, including member enrollments, employer and employee premium billing, claims adjudication and payments and call centre support on behalf of insurance carriers and clients.



Contact details: vincent.robert@cowangroup.ca