

My Disclosure

As an independent broker, my role is to work on your behalf as your intermediary, advocate with insurance companies, resolve any questions you may have throughout the time you hold a policy, and ensure your ongoing satisfaction.

I am bound by the Code of Ethics of my professional association, MDRT (Million Dollar Round Table).

I am licensed as a life and health insurance agent in Ontario. I am licensed to sell life and living benefits and investment products. I place business through a Managing General Agents firm. An MGA is a corporation that contracts with independent brokers for the sale, delivery, and ongoing support of the insurance company's products.

I represent several insurers depending on my client's needs, but I place most of my business with Ivori, Royal Bank Insurance, Canada Protection Plan, Equitable, Empire, Wawanesa, and Manulife. My brochure shows the various products we offer and from different insurance companies.

I am compensated by a sales commission on policies I sell, and I may also receive a renewal commission on policies that remain active. Commissions are paid by the company that provides the product you purchase. If my sales reach a certain level, I may be eligible for additional compensation, such as bonuses, and other benefits, such as conferences.

No insurer holds an ownership interest in my business, and I don't hold a significant interest in any insurance company.

Francis D'Costa

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