NOVA SCOTIA FEDERATION
OF MUNICIPALITIES



Insurance for Groups

Nova Scotia Federation of Municipalities

Employee Home and Auto Insurance Program Report 2026

BrokerLink Insurance

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Executive Summary

Thank you for the opportunity to present BrokerLink's Insurance for Groups home and auto program to the Nova Scotia Federation of Municipalities.

This overview highlights how BrokerLink supports your organization and employees by offering insurance that offers protection plus additional value through our group program.

BrokerLink provides exclusive home and auto insurance discounts to employees of professional associations, unions, alumni and interest groups. With over 30 years of experience and more than 200 partner groups, we're one of Canada's fastest-growing group insurers.

By partnering with us, NSFM offers employees competitive rates not available to retail customers, along with additional savings and benefits.

Our dedicated national group insurance team includes **Michael Tobin**, your assigned Group Relationship Specialist based in Nova Scotia, supported by a local sales and service team. Michael provides personalized service tailored to your employees' needs, backed by our national insurance experts.

As one of Canada's largest property and casualty brokers, BrokerLink delivers expert guidance on coverage options, risk control, and claims advocacy. Our national reach combined with local expertise ensures NSFM receives exceptional service and market advantage.

Our in-house Marketing and Communications team collaborates with your Group Relationship Specialist to develop a customized annual marketing plan. These initiatives help engage employees and enhance the value of your group insurance offering.

Locations and National Presence

A national brokerage with local roots

- One of Canada's largest property and casualty insurance brokerages
- 5,000 + employees
- 235+ locations
- **$230 million+** personal home and auto group direct written premium nationally
- National group partner distribution across the country, 230+ groups

We live and work in the communities we serve:

- Our team members have local expertise.
- We support local causes and give back to our communities.
- BrokerLink is an employer of choice and invests in communities across Canada.



The BrokerLink Advantage

Being part of a group has its perks

As a NSFM employee under the BrokerLink Group Insurance Program, employees and their dependants receive benefits that are not available to BrokerLink retail insurance customers.

Benefits & advantages of the BrokerLink/NSFM partnership

Benefits for NSFM

- A voluntary benefit plan for your employees **at no cost to you**
- Competitive rates that are not available to retail customers
- A dedicated group insurance team, a regional Group Relationship Specialist – **Michael Tobin**
- Value to employees by partnering with a broker to provide support on insurance options
- Accountability and transparency through quarterly or periodical reporting and detailing on key program metrics

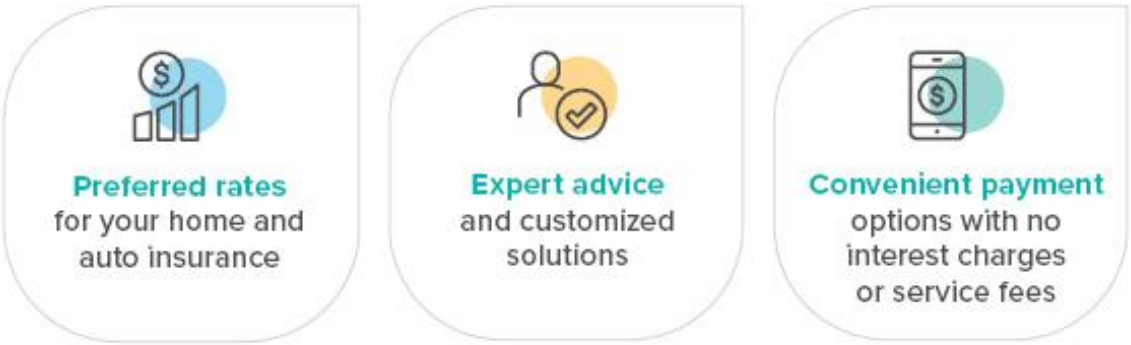
Benefits for NSFM employees

- Savings through discounted rates on home and auto insurance, and other personal insurance products.
- Full-service brokerage offering significant savings on all lines of insurance "one stop shopping"
- 24/7 claims assistance and advocacy team
- Expert advice and customized solutions
- Commitment to customer experience
- Dedicated online landing page, online home and auto quoting - BrokerLink.ca/municipalities-NS

Benefits to BrokerLink

Partnering with an organisation, that compliments our values and strives to advocate and represent a group of individuals with similar interests, purpose or goals.

All NSFM employees qualify for:



Employees benefit from comprehensive coverage, competitive rates and customized insurance solutions to fit their unique lifestyle and needs.

Group Eligibility

- Any active or retired (if applicable) full-time employee of the organization
- The spouse (including common law) of the active or retired employee
- Any dependant children (under 21, or under 25 and attending post-secondary educational institution)

Advantages and Additional Savings

Being a customer of BrokerLink has distinct advantages, including:

- **Bundle + Save:** eligible for members who have home and auto insurance on one policy.
- **New Business Discount:** new policies to Intact and Economical can qualify.
- Convenient service. Available after hours and Saturdays with extended calling times.
- Our knowledgeable team of advisors can be reached by telephone, email or in person.
- Significant savings on all lines of business.
- We recognize customers who are claims-free, mortgage-free, non-smokers.
- Access to multiple markets for coverage options.
- Access to niche insurance products for unique risks.

We answer any questions, highlight discounts employees may qualify for and compare their insurance options. Our goal is to get our customers the most comprehensive coverage at the best value.

Our Value Proposition

Resources and Service Level Commitments

BrokerLink is the largest Canadian-controlled brokerage, with over 5,000 staff and overseeing $5 billion in premiums nationwide. We're both local and national—living and working in the same communities as NSFM, offering access to a broad network of experienced brokers and tailored resources.

Our service level agreement includes the following terms:

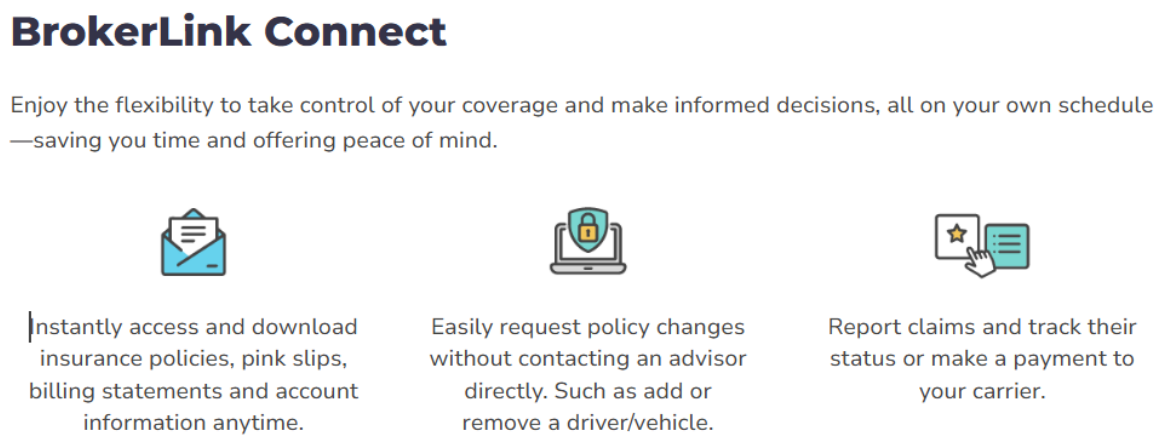
- Representation from our dedicated group insurance team who manage day-to-day service requests for members and employees.
- Unlimited advice by phone, email or in person in respect to insurance.

Renewal:

- Consistently assess current and potential insurers in respect of coverage wordings, claims handling, stability and service.

Self-service:

- NSFM Group members and employees needing to make a quick change to their policy can utilize our newly developed **BrokerLink Connect**, which can assist with common requests.



Doing business with us is easy

Our Insurance for Groups department has a dedicated 1.800 number for new and existing customer members and employees. Members and employees also have the option to visit us in person in one of our 30+ community-based branches across the Atlantic, or online. Whatever is easiest!

We do the work

As a broker and an insurance expert, we are well versed on the marketplace and the various insurance companies, making us able to recommend the best providers, discounts and promotions to suit your needs. You don't have to scour the endless insurance universe—we'll do it for you and present to you your best options.

Marketing Support

Member Engagement

NSFM to create marketing material that reflects your voice, meeting the unique needs of members and employees. We have seen excellent growth in our programs, and our retention continues to hold strong at 93% or higher. Our new business closing ratio average is more than 10% higher than retail.

Educating

We believe in educating our group members and employees to make informed decisions about their insurance needs and options. We provide timely, association specific content, which includes helpful tips, risk management, industry updates, and product spotlights. We provide NSFM the following communications throughout the year.

Communications / Materials for NSFM:

- Benefit Bulletins specific to a product or offering
- E-blasts
- E-Newsletters
- Access through social media (Facebook and Instagram)
- Website articles and blogs

Benefits of membership education include:

- Enhanced awareness of risk exposures and knowledge of potential coverage gaps
- Improved investment in, and attention to, strategies to reduce and mitigate risks
- Reduced program loss experience
- A better risk profile for the whole group

Better Together Sweepstakes Contest

Over the years BrokerLink has incentivized members to get a quote through various contests – in 2026 we launched the Better Together Sweepstakes! A national contest giving group members the chance to win 1 of 12 $1,000 monthly cash prizes when they get a no-obligation quote with BrokerLink! This contest runs from Jan. 1 - Dec. 31 annually. We are excited to soon announce a new contest for 2027.