Accountant’s Guide to Referring Corporate Insurance

A short reference for when to raise corporate-owned insurance with a client, how the referral relationship with Gavin Dyer works, and where the line stays firmly on your side of the desk.

Why This Guide Exists

Corporate-owned life insurance, buy-sell funding, and estate liquidity planning sit at the intersection of your work and Gavin's. This guide makes that handoff simple: what signals are worth flagging, what happens after you make the introduction, and exactly where Gavin's role ends and yours continues.

When to Raise This With a Client

These signals most often mean an insurance conversation is worth having alongside the tax and corporate planning work you're already doing:

- A corporation is accumulating retained earnings beyond what's needed for operations — sitting in GICs or investment accounts and taxed as passive income every year.
- A shareholder agreement has no funding mechanism — or none at all — for a buyout on death, disability, or critical illness.
- A client is planning succession and one heir is set to receive the business while others aren't, raising a fairness question between them.
- A retiree's RRSP/RRIF balance is large enough that the deemed disposition at death would create a significant tax bill with no obvious source of liquidity to pay it.
- A client owns a cottage, rental property, or other real estate outside their principal residence they intend to pass on — triggering capital gains tax at death regardless of a sale.
- A key person's death or disability would materially disrupt the business, with no coverage in place.

What Gavin Does

Identifies insurance and insurance-adjacent solutions — coverage sizing, policy structure (personal vs. corporate ownership), and carrier comparison across 20+ insurers. Runs underwriting and the application, and coordinates with TruStone Financial MGA's in-house specialists on complex corporate cases.

What Gavin Doesn’t Do

Tax filings, corporate tax elections, RDTOH and CDA calculations, trust and will drafting, or comprehensive investment management. Those stay with you, the client's lawyer, or — for wealth management outside insurance — the formal Harbourfront Wealth Management referral.

Gavin is an AIC-licensed insurance broker — not a tax advisor, lawyer, or comprehensive financial planner, and he won't act like one. Your relationship with your client, and your role as their accountant of record, doesn't change.

How the Referral Process Works

1 **You flag it**
A client's situation raises one of the signals above. A quick email or call to Gavin with the basics — no formal paperwork needed — is enough to start.

2 **Warm introduction**
Gavin reaches out directly, on your terms — by email, by phone, or with you on the first call, whichever you and your client prefer.

3 **Gavin runs the insurance conversation**
Coverage needs, policy structure, and carrier comparison happen with Gavin. On complex corporate cases, TruStone's in-house tax and insurance specialists join the review.

4 **You're looped back in before anything is implemented**
The recommendation comes back to you and the client together, so the structure lines up with the tax and corporate planning you've already done — no surprises.

What Gavin Needs From You to Get Started

- Client name and best contact — email or phone.
- A one-line description of the situation (e.g. “retained earnings review,” “buy-sell funding,” “RRIF/estate liquidity”).
- How you'd like to stay involved — copied on emails, a joint call, or a summary once the insurance piece is settled.

The Team Behind Complex Cases

Gavin doesn't handle complex cases alone. Two relationships back up every referral:

TruStone Financial MGA

Gavin is independently contracted through TruStone Financial, a national managing general agency. Their in-house tax and insurance specialists review complex corporate structures — CDA mechanics, policy design, ownership — alongside Gavin before anything is recommended.

Harbourfront Wealth Management

For investment management or comprehensive financial planning outside insurance, Gavin works through a formal referral partnership with Adam Vickers, CFP — “True Independence.”

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Gavin Dyer

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Refer a Client

frankcover.ca/partners/cpa
Send referrals directly, or use the “Become a Referral Partner” form there to set up an ongoing relationship.

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