



**AGENDA of REGULAR BOARD MEETING**  
**JUNE 25, 2025, at 4pm**  
**IN PERSON – BOARDROOM**

- A. Call to Order:
- B. Approval of Agenda:
- C. Declaration of Conflict of Interest:
- D. Consent Agenda: (Questions can be sent to Dean. Questions can also be brought forward and discussed at the board meeting.)
  - 1. Minutes from Regular Board Meeting May 20th, 2025.
  - 2. Claims Report May 2025
  - 3. Underwriting Report May 2025
  - 4. Growth/Cancellation reports May 2025
  - 5. May Financial Report.
  - 6. Governance Template.
- E. Meeting Items for Action/Discussion:
  - 1. Committee reports (as required)
    - Agent Meeting. June 10<sup>th</sup>, 2025, Agenda & Minutes attached – Candie Johnson
    - Investment, Finance & Risk. May 28<sup>th</sup>, 2025, Agenda & Minutes
    - Goodwill & Marketing. June 4<sup>th</sup>, 2025, Agenda & Minutes
    - Legislative Affairs:
      - Audit, Conduct Review. June 25<sup>th</sup>, 2025, Agenda, minutes to follow
      - Executive, Governance & Nominating Committee. May 30<sup>th</sup> 2025, Agenda & Minutes
    - Other Meeting.
      - All Committee meetings need agenda and minutes
  - 2. ERM/ORSA 2025
  - 3. FarmRe Audit report- Jeremy
  - 4. Algoma & Dufferin Mutual Amalgamation Official Press Release
  - 5. Distinguished Service Award nominees
  - 6. CAMIC PREVIEW
  - 7. Director BBQ/Afternoon of fun feedback
  - 8. Maple Mutual Golf Tournament Update
  - 9. Axiom Mutual 150 year celebration



- 10. Rotary BBQ, Thursday July 31<sup>st</sup>.
- 11. New Agent Update
- 12. CEO Report
- F. Items for Information:
  - 1. New Member and Cancellation reports
- G. Director Emolument:
  - 1. Chair to approve:
    - a. Audit, Conduct Review Committee: June 25<sup>th</sup>, 2025
    - b. Board Meeting: – June 25<sup>th</sup>, 2025
    - c. Investment, Finance & Risk Committee. May 28<sup>th</sup>, 2025
    - d. Goodwill & Marketing Meeting: June 4<sup>th</sup>, 2025
    - e. Executive, Governance & Nominating meeting. May 30<sup>th</sup>, 2025
    - f. Other Meeting: New Agent Hire. June 12<sup>th</sup> 2025
- H. Identification of Future Agenda Items:
  - a. Q2 Cognition + Update – July 2025
  - b. Q2 Strategic Plan/Results Update – July 2025
- I. Communication Items from the Meeting:
- J. Anniversaries:
- K. Adjournment:

Confidentially Reminder – Maple Mutual has a fiduciary responsibility to protect the privacy and personal information of its stakeholders. Proper care in managing confidentiality, privacy and personal information significantly reduces risk to Directors.

**NOTE: Next meeting is Wednesday July 22<sup>nd</sup> at 4pm in Boardroom.**



**MINUTES of REGULAR BOARD MEETING**  
**MAY 20, 2025, at 4pm**  
**IN PERSON – BOARDROOM**

- A. Call to Order:4:00pm  
Present: Paul Badder, Steve Vanek, Tom McGregor, Robin Dudley, Judy Cibulka, Shawn Bustin, Dean Muharrem, Ron Buchanan, Amy Dale, Jeremy Brewer, Candie Johnson.  
Absent: Rich Daly
- B. Approval of Agenda: Motion Steve Vanek, Seconded Judy Cibulka, Carried
- C. Declaration of Conflict of Interest: None
- D. Consent Agenda: (Questions can be sent to Dean. Questions can also be brought forward and discussed at the board meeting.)
1. Minutes from Regular Board Meeting April 22nd, 2025. (1 Change to D5, Highlighted in yellow).
  2. Claims Report April 2025. Jeremy Brewer talked in detail on claims to date. 2 large settlements being finalized soon. An error in the claims report has been discovered. Jeremy is working with Ron to fix it. Ron's numbers are correct, but Jeremy's report isn't capturing all claims expenses.
  3. Underwriting Report April 2025. Reviewed by Amy Dale. The department is working well, and very busy still. Amy has been concentrating on our water rate initiative effective July 1<sup>st</sup> and policies and procedures for agents and brokers.
  4. Growth/Cancellation reports April 2025. Reviewed by Candie Johnson, another strong month.
  5. April Financial Report. Reviewed by Ron Buchanan. New month to month financial was shown. We will continue to show month to month for the next 3 months and re-evaluate at that time. Ron has a better grasp of IBNR/Actuarial numbers. Has sent a document to E&Y and is awaiting their feedback. Will bring to board after response from E & Y.
  6. Governance Template. Reviewed by Dean Muharrem, Dean and Amy are working with CGI on MTO Reverification. Accounting Audits were completed but not marked completed on governance report, this was an error.  
D1-D6. Motion Robin Dudley, Seconded Tom McGregor, Carried.
- E. Meeting Items for Action/Discussion:
1. Committee reports (as required)



- Agent Meeting. May 7<sup>th</sup>, 2025, Agenda & Minutes attached – Candie Johnson. Discussed in detail. 28A Excluded Drivers was discussed. The 28A form is required to be signed every year prior to renewal. This is industry standard, not just Maple Mutual Insurance policy.  
Sending out registered letters to lien holders was also discussed. Again, this is industry standard. For Auto it is mandated.
  - Investment, Finance & Risk.
  - Goodwill & Marketing. Next meeting June 4<sup>th</sup>, Dean to send invites. Dean Muharrem also advised that Maple Mutual’s nominee for \$5,000 philanthropic award was selected. R.O.C.K mission has been advised. The cheque will be sent in July, we will have a photo op at that time. Steve Vanek asked to add “Bikes for Kids” to next Goodwill/Marketing Agenda.
  - Legislative Affairs: Lobby Day May 5<sup>th</sup>/6<sup>th</sup> 2025. Dean, Tom and Robin attended. All 3 participants thought the lobby day was very well run with good guest speakers. The topics were varied but very relevant. Several slides were shown from the presentation.
  - Audit, Conduct Review. April 22<sup>nd</sup>, 2025, Agenda & Minutes attached
  - Executive, Governance & Nominating Committee. Attached Charter to be approved. Discussion, no changes to charter presented. Motion Tom McGregor, Seconded Robin Dudley, Carried.
  - Other Meeting.  
All Committee meetings need agenda and minutes
2. AUTO Postal codes added to our restricted list... Management. Lengthy discussion. Amy presented a large list of Postal Codes to add to our restricted list. This includes areas written by Hub offices in Markham and Oakville. The list represents approximately \$400k in written premium, majority is auto in the first or second term. Although the current claims ratios are good, the claims we have seen have shown an increase in expenses, costs and overall difficulty to deal with. Example was provided of a large towing/storage invoice for minimal work. Management feels it is prudent to get ahead of this potential problem by restricting the postal codes. Brokers will receive a list of non-renewing policies for them to remarket. This is an example of risk management, and the board thanked management for the presentation. Motion to add the listed postal codes to the restricted list Shawn Bustin, Seconded Robin Dudley, Carried.



3. Maple Mutual Potential Christmas Party. Dean Muharrem presented a proposal for a 2025 Christmas gathering. This will be held at The Retro Suites on December 5<sup>th</sup>, Dinner and a DJ. Expense was \$6,000 above budget. Motion to accept Steve Vanek, Seconded, Judy Cibulka, Carried. Management to look at budget and find the additional expense within current budget.  
Director BBQ was also discussed. Date chosen. Friday June 20<sup>th</sup> at Noon. Dean to get invite out to everyone and work with Social Committee on details for directors
  4. Maple Mutual Golf Tournament Update. Only 1 foursome now available. Only 2 sponsors below last year.
  5. Rotary BBQ, Thursday July 31<sup>st</sup>. Dean Muharrem to look for volunteers in early July. Terry Fox representative will be attending. Cindy Brewer will be our liaison with Terry Fox Run.
  6. Maple Mutual Garden proposal. Proposed expense \$2,000. Motion Paul Badder, Seconded Steve Vanek, all in favor, carried. The ground has been marked off. Updates will be provided regularly.
  7. Maple Mutual Org Chart. Shown, All future hires/resignations/additions will be added or deleted from org chart and then sent to board, so they have current version. Ron Buchanan will oversee this.
  8. Difficult Circumstances Policy. Shown, with new parameters managed by management team for their department. Dean will oversee managers and directors. Changing the \$50 value for flowers to \$75 for flowers/memorial gift.
  9. Retention Rate Overview. Reviewed to show that calculation is based on policy count over a given period. For example, April 2024, 100 policies in force. April 2025 policies in force is now 91, which indicates a 91% retention rate.
  10. CEO Report. Reviewed by Dean Muharrem  
E1 – E10 Motion Tom McGregor, Seconded Judy Cibulka, Carried
- F. Items for Information:
1. New Member and Cancellation reports. Ensure that new business and cancellations show agent/broker name as opposed to agent number. Motion Steve Vanek, Seconded Robin Dudley, carried.
- G. Director Emolument:
1. Chair to approve:
    - a. Audit, Conduct Review Committee
    - b. Board Meeting: – May 20<sup>th</sup>, 2025
    - c. Investment, Finance & Risk Committee.



- d. Goodwill & Marketing Meeting
  - e. Legislative Affairs: Lobby Day May 5<sup>th</sup> & 6<sup>th</sup>. One day travel, one day committee meeting.
  - f. Executive, Governance & Nominating meeting  
Approved by chair
- H. Identification of Future Agenda Items:
- a. Q2 Cognition + Update – July 2025
  - b. Q2 Strategic Plan/Results Update – July 2025
- I. Communication Items from the Meeting:
- J. Anniversaries:
- K. Adjournment: 5:59pm
- Confidentially Reminder – Maple Mutual has a fiduciary responsibility to protect the privacy and personal information of its stakeholders. Proper care in managing confidentiality, privacy and personal information significantly reduces risk to Directors.

**NOTE: Next meeting is Wednesday June 25th at 4pm in Boardroom.**



**OPERATIONS REPORT NOTES  
TO BOARD OF DIRECTORS**

DEPARTMENT:	Claims
MONTH:	May
DATE:	June 6, 2025
PREPARED BY:	Jeremy Brewer

**NEW CLAIMS**

<b>AUTO</b>	<b>34(\$749K)</b>		
Collision	14(\$545K)		
Comp	13(\$54K)	Glass(11)	Theft(2)
DCPD:	6(\$118K)		
AB Only:	1(\$32K)		
 <b>COMMERCIAL</b>	 <b>2(\$13K)</b>		
Wind	2(\$13K)		
 <b>FARM</b>	 <b>5(\$51K)</b>		
Wind	2(\$12K)		
Machinery	2(\$37K)		
Power	1(\$2K)		
 <b>PROPERTY</b>	 <b>17(\$739K)</b>		
Water	8(\$198K)	WPE(3)	
Wind	4(\$21K)		
Fire	2(\$507K)		
Other	3(\$13K)		
 <b>TOTALS:</b>	 <b>60(\$1.57M)</b>		

## TOP 10

CLAIM	INSURED	DOL	RSRVE	INCUR.	UPDATES
740162.01	Banh Nguyen	Oct 2022	\$420K	\$1.88M	Contents outstanding – Bringing action to proceed
74080.20	Richards	Oct 2022	\$1.39M	\$1.64M	SETTLED!!!! Pending Authority from plaintiff
41020A05	Steve & Patricia Henry	Aug 2021	\$610K	\$972K	SETTLED!!!! See below
739693.02	William VanWyk	Jul 2022	\$195K	\$898K	Switched contractor – Work progressing
741010.02	Laura Fondyga	Sep 2022	\$3K	\$877K	Completed – Subro Outstanding (May abandon)
56646P04	Patricia Mann-Bentley	Jan 2022	\$101K	\$595K	Litigation – Meeting with counsel for update
51181.02	Angela Krogman	Jan 2025	\$528K	\$532K	FIRE – Total loss in Bothwell – Subro potential
46034C02	Jandal Real Estate	Aug 2021	\$3K	\$522K	Class Action not yet certified
34362A04	Helena Fehr	Jun 2018	\$200K	\$494K	No update – File ongoing
743212.01	Ronald Rivest	May 2025	406K	428K	FIRE – Attached Garage – Smoke damage

## CLAIMS UPDATES

### FARM RE VISIT

Farm Re came and reviewed files and handling procedures for us, they had no concerns with any of the claims we reviewed. Happy with our reserving practices and provided some assistance on what we should be reporting and when. Overall a very productive day with Dave and Elaine.

### HENRY SETTLED

Final number is \$625,000 for settlement.  
We have paid \$320,000 to date  
Retention is \$650,000  
Recovery from Farm Re: \$295,000  
Should be finalized in late June/early July

### FATALITY

A potential for a large claim came in at the end of the month. Wife was driving and struck a rock face. Passenger (Husband) passed away on scene and the wife was airlifted in critical condition. Currently modest reserves pending the outcome of the wifes condition as that will impact our exposure significantly. Potential \$1M in AB benefits and \$1M in tort benefits is the exposure. Happened near Timmins, On former Dresden residents.



**OPERATIONS REPORT NOTES  
TO BOARD OF DIRECTORS**

DEPARTMENT:	Underwriting
MONTH:	May
DATE:	June 18, 2025
PREPARED BY:	Amy Dale

We have advised all the agents and brokers of the restriction of FSAs. Since the announcement we have not received any new business from the Markham or Oakville office. Even though we are not cancelling those 2 office's "contracts" we are no longer getting any new business from them. I also advised all the agents and brokers that I would allow pro rata cancellations (no penalty) on any auto policies in the restricted FSAs if they can move the auto prior to the renewal dates. Oakville currently has 79 in force policies and Markham has 14

Applied is having issues with getting the auto and the property rates corrected so we are waiting on them to fix all these issues. OMAP has now given access to the brokers to the Orater (the OMIA version of auto rater) and I have forwarded our rater to all of them for property as Applied does not have an ETA of getting these fixes done.

Underwriting is caught up to company standards and I have the students working on some of the things that are low priority but do need to be taken care of.

I attended an Auto Roundtable at OMIA which included a tour of the Toyota plant in Cambridge (that was a neat tour). We talked a lot about the changes they are talking about with Accident Benefits for July 2026. All I can say is I am glad I am no longer selling insurance as it is not going to be fun. MTO was at the meeting, explaining the Audit process and what they are looking for. Everyone is working on getting processes in place and setting up a tracking sheet. We need to be sure that everyone that has access to run MVRs has a revised signed form and we need to be sure that our 6 month reverification as well as our annual declaration. I am going to work with C+ and staff to get all of these old MVRs off the system as we are not allowed to keep them more the 30 days after a policy is cancelled or a quote that was done was not written.

**NEW BUSINESS MAY 2025**

		Data	
agentname	policykey2	Count of policykey2	Sum of netpremium
PIB	A	7	27620
	P	6	12638
<b>PIB Total</b>		<b>13</b>	<b>40258</b>
HUB	A	10	29109
	P	1	4714
<b>HUB Total</b>		<b>11</b>	<b>33823</b>
MARIANNE	A	5	18555
	C	1	2046
	P	3	5250
	W	1	659
<b>MARIANNE Total</b>		<b>10</b>	<b>26510</b>
MATT	A	5	15734
	P	4	7742
	W	1	484
<b>MATT Total</b>		<b>10</b>	<b>23960</b>
BRIAN	A	3	8845
	C	1	4132
	F	1	2621
	P	2	2213
	W	3	1938
<b>BRIAN Total</b>		<b>10</b>	<b>19749</b>
SHELBY	A	3	8439
	C	2	1850
	P	3	2859
<b>SHELBY Total</b>		<b>8</b>	<b>13148</b>
ERIC	A	3	6673
	P	3	5173
	W	1	525
<b>ERIC Total</b>		<b>7</b>	<b>12371</b>
INSURELINE	A	2	3988
	F	1	1732
	P	3	5212
<b>INSURELINE Total</b>		<b>6</b>	<b>10932</b>
BLUE	A	3	8799
	P	1	1807
<b>BLUE Total</b>		<b>4</b>	<b>10606</b>
PIB	A	1	1992
	P	2	6739
<b>PIB Total</b>		<b>3</b>	<b>8731</b>
ELI	A	2	5766
	P	1	2404
<b>ELI Total</b>		<b>3</b>	<b>8170</b>
LJ WALTERS	A	2	5719
<b>LJ WALTERS Total</b>		<b>2</b>	<b>5719</b>
GREGG	A	1	2384
	P	2	3258
<b>GREGG Total</b>		<b>3</b>	<b>5642</b>
BOB	C	1	2992
	P	1	394
	W	1	1379
<b>BOB Total</b>		<b>3</b>	<b>4765</b>
ROZON	P	2	3315
<b>ROZON Total</b>		<b>2</b>	<b>3315</b>
RJ MORRIS	F	1	2635
<b>RJ MORRIS Total</b>		<b>1</b>	<b>2635</b>
PIB CRV	A	1	2109
<b>PIB CRV Total</b>		<b>1</b>	<b>2109</b>
MELINA	P	1	424
<b>MELINA Total</b>		<b>1</b>	<b>424</b>
<b>Grand Total</b>		<b>98</b>	<b>232867</b>

**YTD NEW BUSINESS 2025**

agentname	policykey2	Data	
		Count of policykey2	Sum of netpremium
HUB	A	59	192480
	P	19	34553
<b>HUB Total</b>		<b>78</b>	<b>227033</b>
PIB	A	41	151047
	C	2	2664
	F	1	1473
	P	35	65943
<b>PIB Total</b>		<b>79</b>	<b>221127</b>
MARIANNE	A	20	61580
	C	5	8399
	F	2	3306
	P	17	28429
	W	1	659
<b>MARIANNE Total</b>		<b>45</b>	<b>102373</b>
BLUE	A	21	56443
	P	18	26322
<b>BLUE Total</b>		<b>39</b>	<b>82765</b>
INSURELINE	A	12	36370
	C	1	3337
	F	1	1732
	P	17	32525
<b>INSURELINE Total</b>		<b>31</b>	<b>73964</b>
BRIAN	A	13	33474
	C	1	4132
	F	7	16819
	P	8	14549
	W	5	3091
<b>BRIAN Total</b>		<b>34</b>	<b>72065</b>
SHELBY	A	20	50545
	C	4	4789
	F	3	5143
	P	9	9877
<b>SHELBY Total</b>		<b>36</b>	<b>70354</b>
ERIC	A	14	31357
	P	21	37379
	W	1	525
<b>ERIC Total</b>		<b>36</b>	<b>69261</b>
MATT	A	12	35159
	C	2	8472
	F	2	4377
	P	11	18347
	U	1	115
	W	1	484
<b>MATT Total</b>		<b>29</b>	<b>66954</b>
RJ MORRIS	A	6	25537
	F	4	27765
	P	1	2367
<b>RJ MORRIS Total</b>		<b>11</b>	<b>55669</b>
ROZON	A	5	12921
	F	2	6398
	P	12	24011
<b>ROZON Total</b>		<b>19</b>	<b>43330</b>
GREGG	A	6	16465
	C	2	17617
	F	1	557
	P	5	6402
<b>GREGG Total</b>		<b>14</b>	<b>41041</b>
ELI	A	12	28496
	P	8	11972
<b>ELI Total</b>		<b>20</b>	<b>40468</b>
LISA	A	12	29203
	P	5	8613
	W	1	1096
<b>LISA Total</b>		<b>18</b>	<b>38912</b>
MELINA	A	11	24290
	C	2	2812
	P	6	10909
<b>MELINA Total</b>		<b>19</b>	<b>38011</b>
LJ WALTERS	A	9	25424
	C	1	3541
	P	3	5283
<b>LJ WALTERS Total</b>		<b>13</b>	<b>34248</b>
SPADAFORA	A	7	19866
	P	7	12210
<b>SPADAFORA Total</b>		<b>14</b>	<b>32076</b>
COLIN	A	5	13273
	C	2	4844
	P	3	4494
<b>COLIN Total</b>		<b>10</b>	<b>22611</b>
PPIB	A	2	7883
	P	5	12559
<b>PPIB Total</b>		<b>7</b>	<b>20442</b>
BOB	A	4	10121
	C	2	7060
	P	1	394
	W	1	1379
<b>BOB Total</b>		<b>8</b>	<b>18954</b>
PIB CSC	A	3	7265
	P	4	8328
<b>PIB CSC Total</b>		<b>7</b>	<b>15593</b>
ACC MAN 1	A	1	5270
<b>ACC MAN 1 Total</b>		<b>1</b>	<b>5270</b>
PIB CRV	A	1	2109
	P	1	1532
<b>PIB CRV Total</b>		<b>2</b>	<b>3641</b>
<b>Grand Total</b>		<b>570</b>	<b>1396162</b>

**NEW BUSINESS YTD PRIOR**

		Data	
agentname	policykey2	Count of policykey2	Sum of netpremium
INSURELINE	A	27	59581
	C	4	10661
	F	5	10127
	P	49	94723
<b>INSURELINE Total</b>		<b>85</b>	<b>175092</b>
HUB	A	39	106455
	C	3	6246
	F	1	5169
	P	30	53622
<b>HUB Total</b>		<b>73</b>	<b>171492</b>
RJ MORRIS	A	7	22447
	F	7	84796
	P	3	3725
<b>RJ MORRIS Total</b>		<b>17</b>	<b>110968</b>
PIB	A	18	52780
	C	4	9538
	F	1	2706
	P	19	41397
<b>PIB Total</b>		<b>42</b>	<b>106421</b>
MARIANNE	A	20	46765
	C	4	6725
	P	15	24186
<b>MARIANNE Total</b>		<b>39</b>	<b>77676</b>
ROZON	A	5	12398
	F	10	34666
	P	11	23791
<b>ROZON Total</b>		<b>26</b>	<b>70855</b>
SPADAFORA	A	18	55473
	P	10	12704
<b>SPADAFORA Total</b>		<b>28</b>	<b>68177</b>
MELINA	A	19	38365
	C	5	7945
	F	2	6143
	P	7	10134
	W	1	428
<b>MELINA Total</b>		<b>34</b>	<b>63015</b>
GREGG	A	17	41024
	F	1	4460
	P	7	11281
<b>GREGG Total</b>		<b>25</b>	<b>56765</b>
SHELBY	A	15	33618
	C	2	1050
	F	2	6095
	P	11	14502
<b>SHELBY Total</b>		<b>30</b>	<b>55265</b>
MATT	A	14	27120
	C	3	5084
	F	3	7642
	P	15	14439
	W	1	494
<b>MATT Total</b>		<b>36</b>	<b>54779</b>
BRIAN	A	8	23084
	C	3	12508
	P	6	9367
<b>BRIAN Total</b>		<b>17</b>	<b>44959</b>
PPIB	A	10	23892
	P	11	13959
<b>PPIB Total</b>		<b>21</b>	<b>37851</b>
LJ WALTERS	A	6	17856
	C	1	4268
	P	5	9339
<b>LJ WALTERS Total</b>		<b>12</b>	<b>31463</b>
BOB	A	6	14635
	C	1	1394
	F	1	1501
	P	4	2600
<b>BOB Total</b>		<b>12</b>	<b>20130</b>
NANCY	A	1	2875
	P	2	2823
<b>NANCY Total</b>		<b>3</b>	<b>5698</b>
JOHN	A	1	2075
	P	2	1595
<b>JOHN Total</b>		<b>3</b>	<b>3670</b>
ERIC	P	2	2610
<b>ERIC Total</b>		<b>2</b>	<b>2610</b>
CANDIE	P	1	947
<b>CANDIE Total</b>		<b>1</b>	<b>947</b>
<b>Grand Total</b>		<b>506</b>	<b>1157833</b>

NEW BUS	MAY 2025		2025 YTD		2024 PRIOR YEAR		PRIOR YEAR +/-	
BROKERS	APPS	PREMIUM	APPS	PREMIUM	APPS	PREMIUM	APPS	PREMIUM
A	26	\$79,336	166	\$537,345	130	\$350,882	36	\$186,463
P	15	\$34,425	122	\$225,633	138	\$253,260	-16	-\$27,627
C	0	\$0	4	\$9,542	12	\$30,713	-8	-\$21,171
F	2	\$4,367	8	\$37,368	24	\$137,464	-16	-\$100,096
U	0	\$0	0	\$0	0	\$0	0	\$0
W	0	\$0	0	\$0	0	\$0	0	\$0
<b>TOTAL</b>	<b>43</b>	<b>\$118,128</b>	<b>300</b>	<b>\$809,888</b>	<b>304</b>	<b>\$772,319</b>	<b>-4</b>	<b>\$37,569</b>

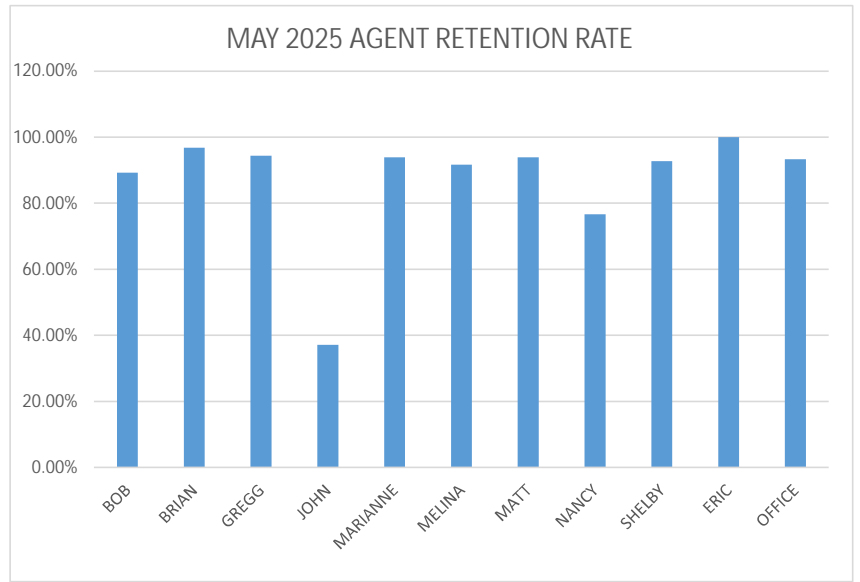
AGENTS	APPS	PREM	APPS	PREM	APPS	PREM	APPS	PREM
A	22	\$66,396	130	\$339,233	101	\$229,561	29	\$109,672
P	20	\$29,717	94	\$151,365	72	\$94,484	22	\$56,881
C	5	\$11,020	20	\$58,125	18	\$34,706	2	\$23,419
F	1	\$2,621	15	\$30,202	9	\$25,841	6	\$4,361
U	0	\$0	1	\$115	0	\$0	1	\$115
W	7	\$4,985	10	\$7,234	2	\$922	8	\$6,312
<b>TOTAL</b>	<b>55</b>	<b>\$114,739</b>	<b>270</b>	<b>\$586,274</b>	<b>202</b>	<b>\$385,514</b>	<b>68</b>	<b>\$200,760</b>

<b>OFFICE TOTAL</b>	<b>98</b>	<b>\$232,867</b>	<b>570</b>	<b>\$1,396,162</b>	<b>506</b>	<b>\$1,157,833</b>	<b>64</b>	<b>\$238,329</b>
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**CANCELLATIONS MAY 2025**

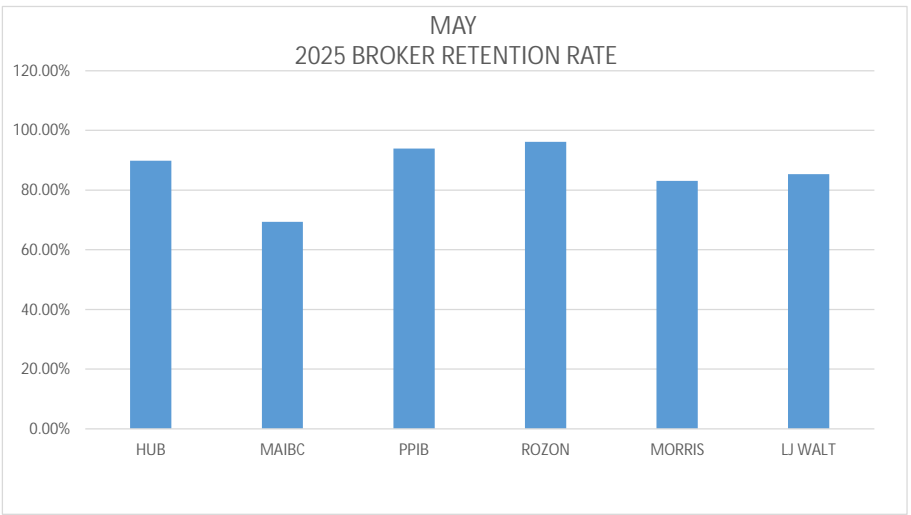
		Data	
agentnumber	policyclass	Count of policyclass	Sum of annualpremium
RJ MORRIS	A	1	1298
	F	1	35310
<b>RJ MORRIS Total</b>		<b>2</b>	<b>36608</b>
HUB	A	5	13843
	P	4	5456
<b>HUB Total</b>		<b>9</b>	<b>19299</b>
MATT	A	3	9112
	C	2	4294
	P	2	4381
<b>MATT Total</b>		<b>7</b>	<b>17787</b>
INSURELINE	A	3	12275
	P	1	1477
<b>INSURELINE Total</b>		<b>4</b>	<b>13752</b>
GREGG	A	3	7590
	P	5	6073
<b>GREGG Total</b>		<b>8</b>	<b>13663</b>
COLIN	A	4	10078
	P	2	3583
<b>COLIN Total</b>		<b>6</b>	<b>13661</b>
ACC MAN 2	A	3	4516
	P	2	3397
	U	1	214
<b>ACC MAN 2 Total</b>		<b>6</b>	<b>8127</b>
ACC MAN 1	A	2	4970
	P	3	3125
<b>ACC MAN 1 Total</b>		<b>5</b>	<b>8095</b>
MARIANNE	A	2	1080
	C	2	4596
	P	1	2209
<b>MARIANNE Total</b>		<b>5</b>	<b>7885</b>
MELINA	A	2	2840
	C	1	2447
	P	1	1954
	W	1	461
<b>MELINA Total</b>		<b>5</b>	<b>7702</b>
SHELBY	A	2	1732
	P	4	5861
<b>SHELBY Total</b>		<b>6</b>	<b>7593</b>
BLUE	C	2	3910
	P	2	3260
<b>BLUE Total</b>		<b>4</b>	<b>7170</b>
BRIAN	A	2	2799
	F	1	2298
	P	1	321
<b>BRIAN Total</b>		<b>4</b>	<b>5418</b>
BOB	A	1	329
	F	1	38
	P	3	4847
<b>BOB Total</b>		<b>5</b>	<b>5214</b>
SPADAFORA	A	1	3321
<b>SPADAFORA Total</b>		<b>1</b>	<b>3321</b>
ROZON	P	1	1592
<b>ROZON Total</b>		<b>1</b>	<b>1592</b>
PIB	P	1	1346
<b>PIB Total</b>		<b>1</b>	<b>1346</b>
<b>Grand Total</b>		<b>79</b>	<b>178233</b>

AGENT	RETENTION %	May 31, 2024
BOB	89.20%	76.80%
BRIAN	96.80%	96.50%
GREGG	94.30%	93.70%
JOHN	37.10%	58.40%
MARIANNE	93.90%	92.60%
MELINA	91.60%	90.10%
MATT	93.90%	93.80%
NANCY	76.60%	79.00%
SHELBY	92.70%	94.10%
ERIC	100.00%	100.00%
OFFICE	93.30%	93.20%



**BROKER RETENTION % MAY 31 2024**

HUB	89.80%	89.90%
MAIBC	69.40%	91.00%
PPIB	93.90%	90.60%
ROZON	96.20%	88.90%
MORRIS	83.10%	76.50%
LJ WALT	85.30%	95.00%
SPADAFO	75.50%	70.00%
PIB	86.70%	100.00%
<b>OFFICE</b>	<b>93.30%</b>	<b>93.20%</b>





	2025 Actual	2025 Budget		2024 Actual	
Insurance Revenue	\$ 8,914,571	\$ 10,908,353	-18.28%	\$ 7,404,435	20.40%
Insurance Service Expense	\$ 6,245,453	\$ 6,341,013	-1.51%	\$ 4,311,976	44.84%
<b>Insurance Service Result Before Reinsurance Contracts Held</b>	<b>\$ 2,669,118</b>	<b>\$ 4,567,341</b>	<b>-41.56%</b>	<b>\$ 3,092,458</b>	<b>-13.69%</b>
Reinsurance Premiums Ceded	\$ (1,321,019)	\$ (733,954)	79.99%	\$ (947,521)	39.42%
Recoverable from Reinsurers for Incurred Claims	\$ 77,161	\$ (713,410)	-110.82%	\$ 310,582	-75.16%
<b>Net Recovery/Expense From Reinsurance Contracts Held</b>	<b>\$ (1,243,858)</b>	<b>\$ (1,447,364)</b>	<b>-14.06%</b>	<b>\$ (636,940)</b>	<b>95.29%</b>
<b>Insurance Service Result</b>	<b>\$ 1,425,260</b>	<b>\$ 3,119,977</b>	<b>-54.32%</b>	<b>\$ 2,455,519</b>	<b>-41.96%</b>
<b>Total Investment Income (Loss)</b>	<b>\$ 844,665</b>	<b>\$ 292,737</b>	188.54%	<b>\$ 723,470</b>	<b>16.75%</b>
Finance Income (Expense) from insurance contracts issued	\$ (49,925)	\$ -	0.00%	\$ (60,951)	-18.09%
Finance Income (Expense) from reinsurance contracts issued	\$ 17,575	\$ -	0.00%	\$ 31,973	-45.03%
<b>Net Insurance Financial Result</b>	<b>\$ (32,350)</b>	<b>\$ -</b>	0.00%	<b>\$ (28,978)</b>	<b>11.64%</b>
Other Income (Loss)	\$ 89,225	\$ 9,220	0.00%	\$ 16,595	437.67%
General & Operating Expense	\$ (1,526,497)	\$ (580,497)	162.96%	\$ (1,210,141)	26.14%
<b>Other Income &amp; Expenses</b>	<b>\$ (1,437,272)</b>	<b>\$ (571,277)</b>	<b>151.59%</b>	<b>\$ (1,193,546)</b>	<b>20.42%</b>
<b>Income (Loss) Before Tax</b>	<b>\$ 800,302</b>	<b>\$ 2,841,437</b>	<b>-71.83%</b>	<b>\$ 1,956,465</b>	<b>59.09%</b>
Income Tax	\$ (212,000)	\$ (738,774)	-71.30%	\$ (509,000)	0.00%
<b>Total Comprehensive Income (Loss) for the Period</b>	<b>\$ 588,302</b>	<b>\$ 2,102,663</b>	<b>-72.02%</b>	<b>\$ 1,447,465</b>	<b>-59.36%</b>

**Net Insurance Service Ratio (NISR)** 70.06%      58.13%      58.24%

Measures the underwriting profitability of insurance service operations. Proportion of insurance revenue used for claims & acquisition expenses. Typical range 76% - 95%. 2024 FMGF members average 91.47%.

**Insurance Service Expense Ratio (ISER)** 17.12%      5.32%      16.34%

Measures the efficiency of an insurer's operations. Proportion of insurance revenue used up in overhead costs. Typical range 1% to 7%. 2024 FMGF members average 8.30%.

**Net Combined Insurance Service Ratio (NCISR)** 87.18%      63.45%      74.58%

Measures the profitability of an insurer's insurance operations. (NCISR = NISR + ISER) Typical range 81% to 100%

**Reinsurance Impact Ratio (RIR)** -14.82%      -6.73%      -12.80%

Measures impact of reinsurance treaties on profitability. Net cost of reinsurance as a proportion of insurance revenue, usually negative. Typical range -15% to 0%. 2024 FMGF members average -9.35%.

**Reinsurance Service Ratio (RSR)** -5.84%      97.20%      -32.78%

Measures the benefit of reinsurance. Proportion of premiums ceded used to pay reinsurance claims. Usually negative. Typical Range -86% to -16%. 2024 FMGF members average -36.21%.

**Investment Yield (IY)** 4.20%      10.49%      8.26%

Measures the return made our securities. (Investment Income/Loss divided by Investments)

**Net Risk Ratio (NRR)** 82.96%      81.29%      69.31%

(Insurance Revenue + Liabilities / Policyholder's Surplus.) 2024 FMGF members average 78.3%.

**Return on Equity (ROE)** 1.95%      7.19%      4.95%

Measures profitability in relation to its equity. (Net Income / Policyholder's Equity) 2024 FMGF members average 6.34%.

**Minimum Capital Test (MCT) as of March 31** 505.80%      537.72%

Measure of capital adequacy. Calculated with P&C 1. FSRA's minimum MCT is 150%. 2024 FMGF members average 456.5%. 2024 FMGF members average 486%.

**Maple's Internal Target MCT 2024** 350.00%      350.00%

FMGF members average 450%.

**IFRS 4 Claims Ratio** 65.72%      54.49%      48.04%

Measure of claim's costs. (claim's cost incurred divided by net earned premium) Typical under 60% to be profitable.

**IFRS 4 Expense Ratio** 36.03%      21.17%      33.22%

Measure of sales and general expense to premium. (commission and general expenses divided by net earned premium) Typical under 40% to be profitable.

**IFRS 4 Combined Ratio** 101.75%      75.67%      81.26%

Measure of underwriting profitability. (claim's costs + commissions + general expenses divided by net earned premium) Typical under 100% to be profitable.

**COMPREHENSIVE INCOME MONTH TO MONTH**

	January	February	March	First Qtr.	April	May	June	Second Qtr.	YTD
Insurance Revenue	\$ 1,694,685	\$ 1,731,568	\$ 1,835,099	\$ 5,261,352	\$ 1,772,482	\$ 1,880,737		\$ 3,653,219	\$ 8,914,571
Insurance Service Expense	\$ 1,067,856	\$ 1,230,016	\$ 665,399	\$ 2,963,271	\$ 1,572,715	\$ 1,709,466		\$ 3,282,181	\$ 6,245,453
<b>Insurance Service Result Before Reinsurance</b>	<b>\$ 626,829</b>	<b>\$ 501,552</b>	<b>\$ 1,169,699</b>	<b>\$ 2,298,080</b>	<b>\$ 199,767</b>	<b>\$ 171,271</b>	<b>\$ -</b>	<b>\$ 371,038</b>	<b>\$ 2,669,118</b>
Reinsurance Premiums Ceded	\$ (264,530)	\$ (215,478)	\$ (296,553)	\$ (776,561)	\$ (266,080)	\$ (278,378)		\$ (544,458)	\$ (1,321,019)
Recoverable from Reinsurers for Incurred Claims	\$ -	\$ 93,475	\$ (44,176)	\$ 49,299	\$ 2,862	\$ 25,000		\$ 27,862	\$ 77,161
<b>Net Reinsurance</b>	<b>\$ (264,530)</b>	<b>\$ (122,003)</b>	<b>\$ (340,729)</b>	<b>\$ (727,262)</b>	<b>\$ (263,218)</b>	<b>\$ (253,379)</b>	<b>\$ -</b>	<b>\$ (516,597)</b>	<b>\$ (1,243,858)</b>
<b>Insurance Service Result</b>	<b>\$ 362,299</b>	<b>\$ 379,549</b>	<b>\$ 828,971</b>	<b>\$ 1,570,819</b>	<b>\$ (63,452)</b>	<b>\$ (82,108)</b>	<b>\$ -</b>	<b>\$ (145,560)</b>	<b>\$ 1,425,260</b>
<b>Total Investment Income (Loss)</b>	<b>\$ 581,986</b>	<b>\$ 103,793</b>	<b>\$ (287,153)</b>	<b>\$ 398,626</b>	<b>\$ (28,812)</b>	<b>\$ 474,851</b>		<b>\$ 446,039</b>	<b>\$ 844,665</b>
Finance Expense from insurance contracts	\$ -	\$ -	\$ -	\$ -	\$ (49,925)	\$ -		\$ (49,925)	\$ (49,925)
Finance Income from reinsurance contracts	\$ -	\$ -	\$ -	\$ -	\$ 17,575	\$ -		\$ 17,575	\$ 17,575
<b>Net Insurance Financial Result</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (32,350)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (32,350)</b>	<b>\$ (32,350)</b>
Other Income (Loss)	\$ 1,737	\$ 33,688	\$ 1,737	\$ 37,162	\$ 30,726	\$ 21,337		\$ 52,063	\$ 89,225
General & Operating Expense	\$ (254,733)	\$ (290,334)	\$ (326,417)	\$ (871,484)	\$ (340,442)	\$ (314,572)		\$ (655,014)	\$ (1,526,497)
<b>Other Income &amp; Expenses</b>	<b>\$ (252,996)</b>	<b>\$ (256,646)</b>	<b>\$ (324,680)</b>	<b>\$ (834,322)</b>	<b>\$ (309,716)</b>	<b>\$ (293,235)</b>	<b>\$ -</b>	<b>\$ (602,951)</b>	<b>\$ (1,437,272)</b>
<b>Income (Loss) Before Tax</b>	<b>\$ 691,289</b>	<b>\$ 226,696</b>	<b>\$ 217,138</b>	<b>\$ 1,135,123</b>	<b>\$ (434,330)</b>	<b>\$ 99,509</b>	<b>\$ -</b>	<b>\$ (334,821)</b>	<b>\$ 800,303</b>
Income Tax	\$ (180,000)	\$ (63,000)	\$ (58,000)	\$ (301,000)	\$ 115,000	\$ (26,000)		\$ 89,000	\$ (212,000)
<b>Total Comprehensive Income (Loss)</b>	<b>\$ 511,289</b>	<b>\$ 163,696</b>	<b>\$ 159,138</b>	<b>\$ 834,123</b>	<b>\$ (319,330)</b>	<b>\$ 125,509</b>	<b>\$ -</b>	<b>\$ (193,821)</b>	<b>\$ 588,303</b>

**CHANGES IN FINANCIAL POSITION MONTH TO MONTH**

	Dec 2024	January	February	March	First Qtr.	April	May	June	Second Qtr.	YTD
Cash & Cash Equivalents	\$ 2,526,297	\$ 86,556	\$ 659,309	\$ (105,038)	\$ 640,827	\$ (706,143)	\$ 403,296		\$ (302,847)	\$ 337,980
Investments	\$ 32,659,216	\$ 566,866	\$ 94,019	\$ (463,968)	\$ 196,917	\$ 1,175,519	\$ (62,289)		\$ 1,113,230	\$ 1,310,147
Income Tax Recoverable	\$ 472,923	\$ (17,864)	\$ (59,479)	\$ 86,509	\$ 9,166	\$ 163,260	\$ 20,381		\$ 183,641	\$ 192,807
Reinsurance Contract Assets	\$ 2,666,105	\$ 116,158	\$ (122,003)	\$ 591,317	\$ 585,472	\$ (245,644)	\$ 682,928		\$ 437,284	\$ 1,022,756
Other Assets	\$ 137,171	\$ (7,693)	\$ (75,133)	\$ (153)	\$ (82,979)	\$ 13,737	\$ (40,401)		\$ (26,664)	\$ (109,643)
Property & Equipment	\$ 5,027,998	\$ (16,735)	\$ (16,735)	\$ (16,735)	\$ (50,205)	\$ (16,735)	\$ (16,643)		\$ (33,378)	\$ (83,583)
<b>Total Assets</b>	<b>\$ 43,489,710</b>	<b>\$ 727,288</b>	<b>\$ 479,978</b>	<b>\$ 91,932</b>	<b>\$ 1,299,198</b>	<b>\$ 383,994</b>	<b>\$ 987,272</b>	<b>\$ -</b>	<b>\$ 1,371,266</b>	<b>\$ 2,670,464</b>
Accounts Payables & Accrued Liabilities	\$ 153,777	\$ (172,576)	\$ (3,087)	\$ 7,459	\$ (168,204)	\$ 15,975	\$ 1,223		\$ 17,198	\$ (151,006)
Insurance Contract Liabilities	\$ 13,211,058	\$ 169,323	\$ 319,369	\$ (74,665)	\$ 414,027	\$ 687,348	\$ 912,541		\$ 1,599,889	\$ 2,013,916
Deferred Tax Liabilities	\$ 610,571	\$ 219,253	\$ -	\$ -	\$ 219,253	\$ -	\$ -		\$ -	\$ 219,253
<b>Total Liabilities</b>	<b>\$ 13,975,406</b>	<b>\$ 216,000</b>	<b>\$ 316,282</b>	<b>\$ (67,206)</b>	<b>\$ 465,076</b>	<b>\$ 703,323</b>	<b>\$ 913,764</b>	<b>\$ -</b>	<b>\$ 1,617,087</b>	<b>\$ 2,082,163</b>
<b>Total Policyholders' Surplus</b>	<b>\$ 29,514,304</b>	<b>\$ 511,288</b>	<b>\$ 163,696</b>	<b>\$ 159,138</b>	<b>\$ 834,122</b>	<b>\$ (319,329)</b>	<b>\$ 73,508</b>	<b>\$ -</b>	<b>\$ (245,821)</b>	<b>\$ 588,301</b>
<b>Total Liabilities &amp; Policyholders' Surplus</b>	<b>\$ 43,489,710</b>	<b>\$ 727,288</b>	<b>\$ 479,978</b>	<b>\$ 91,932</b>	<b>\$ 1,299,198</b>	<b>\$ 383,994</b>	<b>\$ 987,272</b>	<b>\$ -</b>	<b>\$ 1,371,266</b>	<b>\$ 2,670,464</b>

	2025 Actual	2024 Actual	
Cash & Cash Equivalents	\$ 2,864,277	\$ 2,768,907	3.44%
Investments	\$ 33,969,363	\$ 29,735,761	14.24%
Income Tax Recoverable	\$ 665,730	\$ (280,660)	-337.20%
Reinsurance Contract Assets	\$ 3,688,861	\$ 4,571,671	-19.31%
Other Assets	\$ 27,528	\$ 59,662	-53.86%
Property & Equipment	\$ 4,944,415	\$ 5,253,930	-5.89%
<b>Total Assets</b>	<b>\$ 46,160,174</b>	<b>\$ 42,109,272</b>	<b>9.62%</b>
Accounts Payables & Accrued Liabilities	\$ 2,771	\$ (6,805)	-140.72%
Insurance Contract Liabilities	\$ 15,224,974	\$ 12,592,349	20.91%
Deferred Tax Liabilities	\$ 829,824	\$ 278,574	197.88%
<b>Total Liabilities</b>	<b>\$ 16,057,569</b>	<b>\$ 12,864,118</b>	<b>24.82%</b>
<b>Total Policyholders' Surplus</b>	<b>\$ 30,102,605</b>	<b>\$ 29,245,154</b>	<b>2.93%</b>
<b>Total Liabilities &amp; Policyholders' Surplus</b>	<b>\$ 46,160,174</b>	<b>\$ 42,109,272</b>	<b>9.62%</b>
% of equities to assets (<25%)	22.95% compliant		
% of real estate of own use to assets (<10%)	10.37% not compliant		

<b>Cash &amp; Cash Equivalents</b>			
Cash on Hand	\$	400	
RBC DS iShares Cash	\$	1,379	
RBC RB Vanguard Cash	\$	1,300	
BMO Operating Account	\$	2,861,197	interest prime - 1.7%
<b>Total</b>	<b>\$</b>	<b>2,864,277</b>	ties to Cash on Financial Position
	\$	-	
<b>Investments</b>			
		<b>BV</b>	<b>MV</b>
Highstreet Dividend Income Fund	\$	4,029,001	\$ 4,581,947
Manitou Canadian Equity Fund	\$	4,536,741	\$ 5,431,616
RBC DS iShares	\$	251,781	\$ 294,798
RBC DS Vanguard	\$	258,725	\$ 285,979
<b>Total Equities</b>	<b>\$</b>	<b>9,076,248</b>	<b>\$ 10,594,340</b>
Addenda Bonds Corporate Core	\$	3,062,500	\$ 3,101,644
Lincluden 9 Private Client Bond Pool	\$	9,710,260	\$ 9,768,790
Lincluden 3 Bond Pool	\$	5,699,858	\$ 5,741,288
<b>Total Bonds</b>	<b>\$</b>	<b>18,472,618</b>	<b>\$ 18,611,722</b>
Addenda Commercial Mortgage Fund	\$	4,468,953	\$ 4,478,148
Cognition+	\$	1	\$ 1
Farm Mutual Guarantee Fund	\$	29,306	\$ 29,306
519 St. George Street Mortgage	\$	255,846	\$ 255,846
<b>Total Other</b>	<b>\$</b>	<b>4,754,106</b>	<b>\$ 4,763,301</b>
	\$	-	\$ -
<b>Total Term Deposits</b>	<b>\$</b>	<b>-</b>	<b>\$ -</b>
<b>Total Investments</b>	<b>\$</b>	<b>32,302,973</b>	<b>\$ 33,969,363</b>
	\$	-	\$ -
			ties to Investments on Financial Position

<b>Investment Income/Loss</b>			
Debenture Interest	\$	179,511.36	
Dividend Income	\$	179,398.70	
Bank Interest	\$	63,215.81	
Interest Government Agency	\$	-	
Interest Other	\$	8,017.60	
Accrued Interest	\$	(9,451.10)	
Fire Mutual Guarantee Fund Interest	\$	-	
<b>Total Interest</b>	<b>\$</b>	<b>420,692.37</b>	
<b>Investment Expenses</b>	<b>\$</b>	<b>(55,241.76)</b>	
Realized Gains/Losses	\$	23,828.25	
Gain/Loss on US Exchange	\$	(9,784.09)	
Unrealized Gains/Losses	\$	465,170.09	
<b>Total Gains/Losses</b>	<b>\$</b>	<b>479,214.25</b>	
<b>Total Investment Income/Loss</b>	<b>\$</b>	<b>844,664.86</b>	ties to Total Investment Income on Comprehensive Income
	\$	-	

**Policy Statement to Management**

7.78% cash/short term investments - minimum 2% with a minimum of \$1,000,000 to a max of 20% and a target of 10%.  
 22.95% equities 25% of total assets  
 13.94% hold up to 10% real estate **Manitou & 399 St. George Street**  
 45.66% allocation to one money manager - 50% **Lincluden**  
 28.76% allocation to one core bond mandate - 40% **Lincluden**  
 15.99% allocation to one core equity mandate - 20% **Manitou**  
 0.00% allocation to one speciality mandate - 20%  
 45.66% allocation to one portfolio management team - 40% **Lincluden**  
 0.00% allocation to a boutique manager - 20%  
 0.00% allocation to a single portfolio Manager - 15%

## REPORT NOTES TO BOARD OF DIRECTORS

DEPARTMENT:	Finance
MONTH:	May
DATE:	June 18, 2025
PREPARED BY:	Ron Buchanan

### May 2025 Financial Review

#### Statement of Comprehensive Income

##### Insurance Service Revenue

- Insurance Revenue is up 20.40% to last year, continuing to be strong.
- Direct written premiums were up 13.42% to last year, growth is down slightly from last month.

	2025 Actual	2025 Budget	Act to Bud	2024 Actual	Act to Act
Automobile Premiums	\$ 4,172,192	\$ 4,021,739	3.74%	\$ 3,369,078	23.84%
Commercial Premiums	\$ 431,472	\$ 510,287	-15.45%	\$ 414,323	4.14%
Liability Premiums	\$ 512,167	\$ 514,173	-0.39%	\$ 530,046	-3.37%
Property Premiums	\$ 4,202,431	\$ 4,699,333	-10.57%	\$ 3,902,557	7.68%
<b>Total Direct Written Premiums</b>	<b>\$ 9,318,262</b>	<b>\$ 9,745,531</b>	<b>-4.38%</b>	<b>\$ 8,216,004</b>	<b>13.42%</b>

##### Insurance Service Expense

- Gross incurred claims are up 48.92% to last year, having a negative impact on profitability.

	2025 Actual	2024 Actual	Act to Act
Claims Paid	\$ 3,167,910	\$ 3,264,328	-2.95%
Expenses Paid	\$ 387,269	\$ 371,072	4.37%
Salvage Received	\$ (204,930)	\$ (128,628)	59.32%
Change in Reserves	\$ 987,637	\$ (738,027)	333.82%
Internal Claims Expenses	\$ 607,046	\$ 551,866	10.00%
<b>Gross Claims Incurred</b>	<b>\$ 4,944,932</b>	<b>\$ 3,320,611</b>	<b>48.92%</b>

	2025 Actual	2024 Actual
Auto Loss Ratio	50.69%	46.23%
Commercial Loss Ratio	164.46%	94.77%
Liability Loss Ratio	29.82%	29.04%
Property Loss Ratio	48.32%	26.10%
<b>Claims Loss Ratio</b>	<b>65.72%</b>	<b>48.04%</b>
<b>Expense Ratio</b>	<b>36.03%</b>	<b>33.22%</b>
<b>Combined Ratio</b>	<b>101.75%</b>	<b>81.26%</b>



#### Reinsurance Premiums Ceded

- Ceded premium up 39.42% to last year.
- Recoverable from reinsurance is down 75.16%.

#### Insurance Service Result

- The combination of insurance results before reinsurance and our net recovery from reinsurance resulted in a 41.96% decrease to Insurance Service Result year to date, resulting in our Insurance Service Result decreasing by 41.61% to last year. Going back to IFRS 4 we have a year-to-date operating loss of \$133,588.00.

#### Investment Income (Loss)

- Investment income was up by 16.75% to last year. Please refer to the attached Investment Summary.

#### Finance Income (Expense) from insurance contracts issued

- E&Y actuary calculation

#### Finance Income (Expense) from reinsurance contracts issued

- E&Y actuary calculation

#### Other Income & Expenses

	2025 Actual	2025 Budget	Act to Bud	2024 Actual	Act to Act
Advertising	\$ 60,221	\$ 48,842	23.30%	\$ 52,741	14.18%
Bad Debt	\$ (482)	\$ (18)	-	\$ 155	-411.14%
Bureaus & Associations	\$ 80,122	\$ 85,792	-6.61%	\$ 82,286	-2.63%
Directors' Fees	\$ 19,925	\$ 24,745	-19.48%	\$ 24,505	-18.69%
Employee Benefits & Source Deductions	\$ 109,395	\$ 98,261	11.33%	\$ 95,333	14.75%
Employee Salaries	\$ 462,490	\$ 473,202	-2.26%	\$ 419,571	10.23%
Financial Institution Fees	\$ 28,620	\$ 28,954	-1.15%	\$ 26,815	6.73%
Furniture & Equipment	\$ 32,158	\$ 32,918	-2.31%	\$ 34,517	-6.83%
Goodwill	\$ 16,305	\$ 17,656	-7.65%	\$ 15,575	4.69%
Information Technology	\$ 479,412	\$ 367,506	30.45%	\$ 306,852	56.24%
Insurance	\$ 13,295	\$ 12,385	7.34%	\$ 14,836	-10.39%
Miscellaneous	\$ (5,591)	\$ 7,211	-	\$ 36,947	-115.13%
Occupancy	\$ 146,999	\$ 130,504	12.64%	\$ 132,729	10.75%
Office Supplies	\$ 22,510	\$ 21,670	3.88%	\$ 22,249	1.17%
Prevention Expenses	\$ 12,421	\$ 23,854	-47.93%	\$ 23,928	-48.09%
Professional Fees	\$ 61,293	\$ 81,888	-25.15%	\$ 110,351	-44.46%
Telephone	\$ 2,450	\$ 2,927	-16.30%	\$ 3,358	-27.05%
Travel, Meals & Education	\$ 36,933	\$ 30,366	21.62%	\$ 31,077	18.84%
<b>Operating Expenses</b>	<b>\$ 1,578,473</b>	<b>\$ 1,488,663</b>	<b>6.03%</b>	<b>\$ 1,433,824</b>	<b>10.09%</b>

#### Notes

- Still not in compliance with % of real estate of own use assets, currently at 10.37%. In line with our filed plan with FSRA
- Equities at 22.95% of total assets.





## SALES MEETING AGENDA

Location: Board Room

Date: June 10, 2025

Time: 9:15AM – 10:30am

Facilitator: Candie Johnson

**Attendees:** Bob Fitzgerald, Brian Ennett, Marianne Hope, Melina Mellow, Matt Armstrong, Gregg Tuckwell, Shelby Ennett, Amy Dale, Jeremy Brewer, Candie Johnson, Eric Montgomery, Eli Duquette, Lisa Camillo, Melissa Clarke

**Absentees:** **Jeremy Brewer**

### New Business Items:

1) Previous Minutes : May 7<sup>th</sup>

- Agents have asked for clarification on process handling of OPCF 28a's as seems to be inconsistent amongst underwriters – will speak to Amy regarding this and get clarification (Amy)
- Agent brought up topic of "Cyber Coverage" as clients asking for it primarily on commercial policies. Sometimes unable to get the client as they have Cyber coverage with current carrier and we do not offer – will inquire about this
- Agents noted there are several different farm apps currently in use; which one is correct and no section to capture some important details – Bob agreed to investigate this
- Was brought up that agents are not made aware when renewals are issued late; would like communication when renewals sent out late. Will confirm the process for this

- Concern brought up about inspections as no notice given to agent that their client being contacted to arrange for an inspection. Will confirm the process

2) Sales Update:

Marianne 10 policies \$26, 510  
 Matt 10 policies \$23, 960  
 Brian 10 policies \$19, 749  
 Account Managers: Eric 7 polices \$12, 371

3) Underwriting update – Amy

4) Claims Update: Jeremy will be absent

- Do not confirm coverage or discuss fault determination
- Do you think it would be beneficial to be able to “view only” claims your clients have in C+?

5) New items:

- E&O Policy Renewals due June 20<sup>th</sup>
- New Auto FSA Restrictions eff May 28<sup>th</sup> NB and September 1<sup>st</sup> 2025 renewals
- NSF’s effective July 1<sup>st</sup>
- Reminder New water rates July 1<sup>st</sup>
- OMAP Training reminder:  
 Let me know if you are interested as need to register & spots limited  
 \*Will only need to attend 1 day as 2<sup>nd</sup> day is “Garage”

HOST	LOCATION	DATE	REGISTRATION DEADLINE
OMAP	Cambridge	May 5&6	April 25 <sup>th</sup>
L&A Mutual	Greater Napanee	May 27&28	May 19 <sup>th</sup>
BCM	Welland	Jun 10&11	June 2 <sup>nd</sup>
OMAP	Cambridge	Sept 15&16	September 5 <sup>th</sup>
Howick Mutual	Wingham	Sept 22&23	September 12 <sup>th</sup>
Salus Mutual	Dutton	Oct 15&16	October 6 <sup>th</sup>

- Biographies for upcoming newsletters (received a few)
- Non electric ATV’s
- Board BBQ June 20<sup>th</sup>

6) Miscellaneous Items:

7) Next meeting. July 8<sup>th</sup> 9:15-10:30

Adjournment:



## SALES MEETING MINUTES

Location: Board Room

Date: June 10, 2025

Time: 9:15AM – 10:30am

Facilitator: Candie Johnson

**Attendees:** Bob Fitzgerald, Brian Ennett, Marianne Hope, Melina Mellow, Matt Armstrong, Gregg Tuckwell, Shelby Ennett, Amy Dale, Jeremy Brewer, Candie Johnson, Eric Montgomery, Eli Duquette, Lisa Camillo, Melissa Clarke

**Absentees:** Jeremy Brewer, Melina Mellow

### New Business Items:

1) Previous Minutes : May 7<sup>th</sup>

- Agents have asked for clarification on process handling of OPCF 28a's as seems to be inconsistent amongst underwriters – will speak to Amy regarding this and get clarification (Amy)
- Amy spoke about this and after meeting sent out process
  - Agent brought up topic of "Cyber Coverage" as clients asking for it primarily on commercial policies. Sometimes unable to get the client as they have Cyber coverage with current carrier and we do not offer – will inquire about this
  - Amy advised Agents could revisit this if there is an appetite for it
  - Agents noted there are several different farm apps currently in use; which one is correct and no section to capture some important details – Bob agreed to investigate this
  - We should be using the CSIO or Maple apps

- Was brought up that agents are not made aware when renewals are issued late; would like communication when renewals sent out late. Will confirm the process for this \*\*will look into this and send email with response\*\*
- Concern brought up about inspections as no notice given to agent that their client being contacted to arrange for an inspection. Will confirm the process \*\*will look into this and send email with response\*\*

2) Sales Update:

Marianne 10 policies \$26, 510  
 Matt 10 policies \$23, 960  
 Brian 10 policies \$19, 749  
 Account Managers: Eric 7 polices \$12, 371

3) Underwriting update – Amy

- Home Based Business Pkg was updated and email sent May 30<sup>th</sup> and Agents Manual has been updated
- New FSA restrictions; Amy discussed this

4) Claims Update: Jeremy will be absent

- Do not confirm coverage or discuss fault determination  
 Advised should not be discussing or advising fault determination with client or confirming how a claim would be paid out. This should only be handled by the adjuster or someone in claims. Inaccurate advice or information could result in an E&O claim against yourself and/or against Maple.
- Do you think it would be beneficial to be able to “view only” claims your clients have in C+? Agents agreed this would be beneficial to see their clients claims in “view only”

5) New items:

- E&O Policy Renewals due June 20<sup>th</sup>  
 Sent out last years forms as example
- New Auto FSA Restrictions eff May 28<sup>th</sup> NB and September 1<sup>st</sup> 2025 renewals
- NSF's effective July 1<sup>st</sup>

Melissa attended meeting and went over the new NSF implementation

Matt asked Melissa about situation when clients pay upfront but they still get an invoice. Melissa said there is a way to fix this and she said she would speak to me afterwards about putting a fix in place to prevent this from happening.

- Board BBO June 20<sup>th</sup>
- Reminder New water rates July 1<sup>st</sup>
- OMAP Training reminder:  
 Let me know if you are interested as need to register & spots limited  
 \*Will only need to attend 1 day as 2<sup>nd</sup> day is “Garage”

HOST	LOCATION	DATE	REGISTRATION DEADLINE
OMAP	Cambridge	May 5&6	April 25 <sup>th</sup>
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Howick Mutual	Wingham	Sept 22&23	September 12 <sup>th</sup>
Salus Mutual	Dutton	Oct 15&16	October 6 <sup>th</sup>

- Biographies for upcoming newsletters (received a few)  
Reminded Agents to send them in to me
- Non electric ATV's – went over the categories  
Advised will clarify with MaryBeth regarding this.

6) Miscellaneous Items:

- Agent inquired if getting rid of reception and I confirmed no.  
Agent advised need staff trained to check policy when client comes in the office and if receptionist unable to pull up account then seek help from accounting
- Bob brought up the following questions & I advised will look into these and provide answers:
  - 1) When will ownerships be uploaded to the x-drive
  - 2) Rates for hydro poles not appropriate in property manual
  - 3) Cattle limits; feel we don't have the correct value
  - 4) Snow load coverage
  - 5) GPS coverage and rating

7) Next meeting. July 8<sup>th</sup> 9:15-10:30

Adjournment:



INVESTMENT, FINANCE & RISK COMMITTEE

AGENDA

May 28, 2025 @ 3:30pm

Committee Directors – Paul Badder (Chair), Rich Daly, Shawn Bustin, and Steve Vanek

Committee Staff – Dean Muharrem and Ron Buchanan

External – Mazen Shakeel and Emily Peacock, Eckler

1. Call to Order
2. Approval of the Agenda
3. Approval of Minutes of the Previous Meeting
  - a. February 26, 2025
4. Q1 2025 Quarterly Manager & Performance Review
5. New Business
6. Adjournment



INVESTMENT, FINANCE & RISK COMMITTEE

MINUTES

May 28, 2025 @ 3:30pm

Committee Directors – Paul Badder (Chair), Rich Daly, Shawn Bustin, and Steve Vanek

Committee Staff – Dean Muharrem and Ron Buchanan

External – Mazen Shakeel and Emily Peacock from Eckler

Present for meeting: Paul Badder, Rich Daly, Shawn Bustin, Steve Vanek, Dean Muharrem, Ron Buchanan, and Mazen Shakeel and Emily Peacock from Eckler

1. Call to Order by Paul at 3:32pm. Welcomed Maz and Emily.
2. Approval of the Agenda  
Steve motioned to approve and Shawn seconded it; all in favour carried
3. Approval of Minutes of the Previous Meeting
  - a. February 26, 2025
    - No questions or revisions
    - Rich motion to approve and Steve seconded it; all in favour, carried
4. Q1 2025 Quarterly Manager & Performance Review
  - Maz presented slides and went over them.
  - Emily has been with Eckler for 3 years and is a senior analyst, since her undergrad. Works with insurance and pension plans investment.
  - small team of 5 to work with mutuals in Ontario, new team with focus on mutuals.
  - reviewed their report, uses 4 year cycle to give manager's opportunity to perform in the market at different times.
  - investment team of 40 across the country, all do research. All looking at managers.
  - Equities most up and bond market is wobbly. Shorter term bonds better than longer term bonds in current environment.
  - start looking at alternative to Lincluden Private Client Bond Fund. Eckler looking at options in June and July.
  - Roger Mariamo left Addenda, Ron will forward announcement when he receives it to the committee.
  - Biggest US concern is the US bond market. Stock market went down and went overseas, instead of US bond market.
  - Maz likes asset mix being at higher end of equity mix. Recommend more international equities and not splice the bonds into the chopped mix breakdown.



5. New Business

- a. Inwell – community housing, creating a new company called Gather and coming back in the fall asking for \$20 million to go into a community bond to buy property and create community housing.
- b. Highstreet offered to come down for an in-person meeting with the Investment Committee. No interest at this time.

6. Adjournment: 5:25pm

Next Meeting August 27, 2025 at 3:30pm



## GOODWILL & MARKETING MEETING AGENDA

Location: Boardroom

Date: June 4th, 2025.

Time: 9:30pm – 11:00am

Facilitator: Dean Muharrem

Attendees: Dean Muharrem, Paul Badder, Steve Vanek, Judy Cibulka, Robin Dudley, Candie Johnson, Victoria Taylor, Gord Purchase

Absentees:

Open Issues:

### AGENDA

- A) Call To Order
- B) Approval of Agenda
- C) Declaration of conflict of interest
- D) Approval of Previous Minutes April 8<sup>th</sup>, 2025
  - 1) 2025 spend to date
  - 2) 2025 Maple Director BBQ/Golf Tournament/Christmas update
  - 3) Neville Sisters – Discussion. 2026 and beyond.
  - 4) Dresden Kinsmen Lighting Update
  - 5) Maple Mutual Garden update
  - 6) MAPLE MEMO
  - 7) Lambton-Kent Composite School Commencement request (\$600 in 2024)
  - 8) Wallaceburg District School Commencement request (\$500 in 2024)
  - 9) Dresden Minor Ball (NEW)
  - 10) Dresden Area Central School (NEW)

- 11) Kent County Ag Hall of Fame (NEW)
- 12) 2025 Brigden Fair/Moore Ag Society. (\$200 in 2024)
- 13) Wallaceburg Baseball (\$500 in 2024)
- 14) WAMBO. (\$500 in 2024)
- 15) Wallaceburg Chamber Awards (\$375 in 2024)
- 16) Tilbury Fireworks (\$250 in 2024)
- 17) Mitchells Bay Bass tournament (NEW)
- 18) Dresden Lawn Bowling (\$250 in 2024)
- 19) CK Crush girls hockey. )NEW)
- 20) Rotary BBQ – July 31<sup>st</sup>.
- 21) Bikes for Kids
- 22) Maple Mutual Fire Blanket
- 23) Dresden Kings sponsorship
- 24) OTHER?
- 25) Next Meeting?

Adjournment:



## GOODWILL & MARKETING MEETING MINUTES

Location: Boardroom

Date: June 4th, 2025.

Time: 9:30pm – 11:00am

Facilitator: Dean Muharrem

Attendees: Dean Muharrem, Paul Badder, Steve Vanek, Judy Cibulka, Robin Dudley, Candie Johnson, Victoria Taylor, Gord Purchase

Absentees:

Open Issues:

### AGENDA

- A) Call To Order... AT 9:31AM
- B) Approval of Agenda. Motion Steve Vanek, Seconded Robin Dudley, Carried
- C) Declaration of conflict of interest. None.
- D) Approval of Previous Minutes April 8<sup>th</sup>, 2025. Motion Paul Badder, Seconded Gord Purchase, Carried
- 1) 2025 spend to date. Reviewed by Dean Muharrem. Discussion on whether the Golf tournament belongs in marketing. We should put a push on the donation aspect and really raise money for charity. Dean to connect with Cindy Brewer for Terry Fox Run.
- 2) 2025 Maple Director BBQ/Golf Tournament/Christmas update. Gord Purchase provided update. Finalizing everything. Good commitment with only 2 people missing. PAWR will be making a quick visit with some furry friends. The committee decided on giving \$250 as a token of appreciation. R.O.C.K were coming for a photo shoot, but we will move to another date.

- 3) Neville Sisters – Discussion. 2026 and beyond. They are aware of our policy regarding individuals. We'll review any request in 2026 for marketing opportunities
- 4) Dresden Kinsmen Lighting Update. No news. Maple will wait to hear from them
- 5) Maple Mutual Garden update. Started! Expense so far is \$629.55
- 6) MAPLE MEMO. One small error on the scholarship page. Dean to change
- 7) Lambton-Kent Composite School Commencement request (\$600 in 2024). Yes, \$600 again. Robin to attend commencement
- 8) Wallaceburg District School Commencement request (\$500 in 2024)) Yes \$500 again, see if Tom is available.
- 9) Dresden Minor Ball (NEW) We feel we missed the opportunity this year. Advise them to contact us early next year to sponsor a jersey
- 10) Dresden Area Central School (NEW) We missed the opportunity on this also. Everyone agreed that this was a great program. Dean to contact school to look at being a major sponsor in 2027
- 11) Kent County Ag Hall of Fame (NEW). Great event. Yes for \$1,000. Motion Steve Vanek, Seconded Robin Dudley, carried. Dean to ask about tickets and how big the tables are if we look to purchase a table
- 12) 2025 Brigden Fair/Moore Ag Society. (\$200 in 2024) Repeat \$200 again this year
- 13) Wallaceburg Baseball (\$500 in 2024) Yes but increase to \$1,000. Motion Gord Purchase, seconded Steve Vanek, carried
- 14) WAMBO. (\$500 in 2024). Not this time. We don't see any value in being one of many sponsors.
- 15) Wallaceburg Chamber Awards (\$375 in 2024)) yes repeat. Dean also shared that Jill Misslebrook has resigned from Wallaceburg Chamber.
- 16) Tilbury Fireworks (\$250 in 2024) Repeat for \$250 in 2025
- 17) Mitchells Bay Bass tournament (NEW) Everyone thought this was a good tournament to be connected to. We have a staffer that is in the tournament. \$1,000 for silver sponsor.
- 18) Dresden Lawn Bowling (\$250 in 2024)) yes! Repeat \$250 for 2025. Dean to ask about Maple Mutual Tournament. Maybe we can be there and give out swag.
- 19) CK Crush girls' hockey. (NEW) Agreed on \$500 for this year.
- 20) Rotary BBQ – July 31<sup>st</sup>. Yes to \$300 again, Dean also shared the date of July 31<sup>st</sup> for the Rotary BBQ that Maple will organize.
- 21) Bikes for Kids. Investigate more. Steve will call in on the guy selling Bikes in Wyoming, Dean will look in Chatham and Wallaceburg, discussing later.
- 22) Maple Mutual Fire Blanket. Give one to all staff on June 20<sup>th</sup> Director BBQ. Great idea! YES!!
- 23) Dresden Kings sponsorship. Dean to ask questions on the \$2,500 spend. Ask for formal request rather than verbal request.
- 24) OTHER? Barnstormers! (We sponsored for 3 years, on year 2 currently) Dean to ask about tickets? Are we receiving any with our sponsorship, like we did last year?
- 25) Next Meeting? Wednesday July 16<sup>th</sup> at 9:30am, Dean to send invite

Adjournment: 10:58



## AUDIT & CONDUCT COMMITTEE AGENDA

Location: Boardroom

Date: June 25, 2025

Time: 2:30pm to 3:45pm

Members: Dean Muharrem, Ron Buchanan, Judy Cibulka, Rich Daly, Shawn Bustin, Tom McGregor, and Kevin Sabourin

- A) Call to order
- B) Approval of Agenda
- C) Declaration of Conflict of Interest
- D) Approval of Minutes from April 22, 2025 (attached)
- E) Review of Director and Management expenses (Ron attached)
- F) 2024 Actuary update (Ron attached)
- G) Underwriting Audit booked for June 23, 2025 to July 13, 2025 with Laurie Walker
- H) Claims Audit booked for July 14, 2025 to July 31, 2025 with Laurie Walker
- I) Committee Performance Evaluation (Dean attached)
- J) IFRS 18 (Ron attached)
- K) Enterprise Risk Management (Dean attached)
- L) OMIA 2025 Audit Survey Results (Ron attached)
- M) 2026 MCT Draft Guideline (Ron attached)
- N) FarmRe Audit
- O) Adjournment:

Future Agenda Item



## EXECUTIVE, GOVERNANCE & NOMINATING MEETING AGENDA

Location: Boardroom

Date: May 30<sup>th</sup> 2025.

Time: 8:00am – 11:00am

Facilitator: Paul Badder

Attendees: Paul Badder, Tom McGregor, Robin Dudley, Steve Vanek, Dean Muharrem, Candie Johnson

Absentees:

Open Issues:

### AGENDA

- A) Call To Order
- 1) Approval of Agenda
- 2) Conflicts of Interest
- 3) Minutes April 17<sup>th</sup> 2025
- 4) Maple Mutual Insurance position on York 1 & Bill 5
- 5) Candie Johnson Sales/Account manager presentation
- 6) Agents contract talks
- 7) Other Items
- 8) Next Meeting

Adjournment:



## EXECUTIVE, GOVERNANCE & NOMINATING MEETING MINUTES

Location: Boardroom

Date: May 30<sup>th</sup> 2025.

Time: 8:00am – 11:00am

Facilitator: Paul Badder

Attendees: Paul Badder, Tom McGregor, Robin Dudley, Steve Vanek, Dean Muharrem, Candie Johnson

Absentees:

Open Issues:

### AGENDA

- A) Call To Order. 7:58AM
- 1) Approval of Agenda. One addition. CAMIC (ITEM 7) Motion Robin Dudley, Seconded Steve Vanek, carried.
- 2) Conflicts of Interest. None
- 3) Minutes April 17<sup>th</sup>, 2025. Motion Tom McGregor, Seconded Steve Vanek, Carried
- 4) Maple Mutual Insurance position on York 1 & Bill 5. Discussion. We all felt that we had to be very careful with any response. There are 3 or 4 different local groups that are all pushing slightly different agendas. At this time, we will not respond to the message and will not make any comments. Discussion was also held on one of the above groups approaching Maple Mutual for financial support in the future. Reminder that Maple Mutual has a strong "Non-Political" stance when it comes to Goodwill donations.

- 5) Candie Johnson Sales/Account manager presentation. Candie already changed Policy and procedure regarding completed applications. This will reduce emails and time from underwriting. Candie has visited Justina & John (BLUE) in Leamington and will continue to connect with Brokers. Account managers are an integral part of Maple Mutual, especially succession planning. But the role needs to be revised into more of a Maple Mutual support role and not a sales support role. Current Account managers focus is on new business and commission, which is setting a bad precedent. Candie wants to hire the new agent before making any changes or decisions with Account Managers, because there may be some fallout from hiring. After the new hire, we will look to redefine the account manager's role and offer a new employment contract. Discussion will be held with legal, so that we are correctly informed and make the correct moves. We potentially only need 2 account managers, not 3. We could potentially hire 2 agents, not 1. Hopefully we will have pieces in play for the next meeting June 27<sup>th</sup>, 2025, at 8am. Agent/Broker Breakdown is now due at the end of July.
- 6) Agents contract talks. Send the current contract to the Executive. Dean is gathering info from other Mutuals. Candie and Dean will work on a new business plan/proposed contract and then meet with the executive to discuss contract before proceeding with the agents. Early September is proposed timeframe for Business plan/proposed contract.
- 7) Other Items. CAMIC. They are working on connecting Mutual's to our local MP's. Everyone thought it would be beneficial to make our own connection. Dean will connect with Kevin and Steve of Kent & Essex and Salus about a combined meet with local MP Dave Epp.
- 8) Next Meeting. June 27<sup>th</sup> at 8am. Candie to join at 8:30am. Dean to send invite.

Adjournment: 9:39am

**Risk Assessment Tool**  
*Inherent Risk (Pre Mitigation)*  
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Purpose of Risk Assessment:	ERM/ORSA Planning
Department/Unit Name:	Board of Directors
Completed By:	Dean Muharrem
Date Completed:	2025-05-14
Date of Next Risk Assessment:	2026-06-01

Item	Risk Category	Sub-Risk Category	Description of "Material Risk" to the Company	Impact	Likelihood	Risk Calculation			Responsibility (Person/Job Title)	Department	Target Completion Date (yyyy-mm-dd)
						Impact	Likelihood	Severity (Gross Risk)			
1	Operational Risk	Growth	Accelerated premium growth - greater than 20% trigger for regulator audit, sales staff support, operational support, enough surplus to support additional risk	Significant	Near certain	4	5	20	Dean Muharrem	President & CEO	ongoing
2	Regulatory Compliance Risk	Automobile	Adverse changes to Ontario auto, downward pressure on auto rates and profitability.	Moderate	Likely	3	4	12	Amy Dale	Underwriting	ongoing
3	Insurance Risk	Competition	Stock companies, other mutuals, new entrants, amalgamation of neighbouring mutuals.	Moderate	Likely	3	4	12	Dean Muharrem	President & CEO	ongoing
4	Insurance Risk	Catastrophe	Multiple catastrophes, weather losses, impact on liquidity, understanding the impact of natural disasters.	Significant	Near certain	4	5	20	Jeremy Brewer	Claims	ongoing
5	Strategic Risk	Staff Experience	Succession planning, on-going management training and development. Attracting and retaining quality talent, expertise, employee turnover, staff retention, education, training, salary competitiveness, morale, key person risk, succession planning, illness/ compassionate care leave, and fraud.	Significant	Moderate	4	3	12	Dean Muharrem	President & CEO	ongoing
6	Insurance Risk	Claims	Adequacy of reserves, claims frequency, fraud, increased costs due to court decisions, punitive damages, aggressive personal injury lawyers, and cost & delays of building materials.	Significant	Near certain	4	5	20	Jeremy Brewer	Claims	ongoing
7	Insurance Risk	Distribution	Broker buy outs/acquisitions/sales, sells business, concentration, consolidations, succession, agents succession, broker channel collapse, training, technology, reliance on limited number of brokers, and multi-channel distributor.	Significant	Likely	4	4	16	Dean Muharrem	President & CEO	ongoing
8	Insurance Risk	Product and Pricing	Pricing adequacy, competitiveness, changing consumer needs, new product development, customer loyalty, demographics, aging customers, responsiveness to changing market demands i.e. flood insurance, emerging risks, shrinking agricultural markets, and local economy.	Significant	Likely	4	4	16	Amy Dale	Underwriting	ongoing
9	Insurance Risk	Reinsurance	Cost, Farm Mutual Re failure/ceases operations, larger retentions, reinsurance levels needed, coverages, exceeding limits or outside of coverage, programs.	Significant	Likely	4	4	16	Paul Badder	Board of Directors	ongoing
10	Credit Risk	Bonds Debentures Loans	Included in the MCT, with factors based on credit rating and remaining term to maturity.	Significant	Likely	4	4	16	Paul Badder	Board of Directors	ongoing
11	Investment Market Risk	Economic Environment	Global financial changes, inflation/deflation, slowdown/collapse, Canadian economy, investment performance, downswing in rural economy and Tariffs.	Significant	Likely	4	4	16	Paul Badder	Board of Directors	ongoing
12	Investment Market Risk	Equity Prices	Included in MCT at 30% for common shares, stock market volatility, loss of market value.	Significant	Moderate	4	3	12	Paul Badder	Board of Directors	ongoing

**Risk Assessment Tool**  
*Inherent Risk (Pre Mitigation)*  
 Used to Identify and Capture All "Material" Risks



29553 St George Street  
 Dresden, ON N0P 1M0  
[www.maplemutual.com](http://www.maplemutual.com)

Click to update Heat Map

Purpose of Risk Assessment:	ERM/ORSA Planning
Department/Unit Name:	Board of Directors
Completed By:	Dean Muharrem
Date Completed:	2025-05-14
Date of Next Risk Assessment:	2026-06-01

Item	Risk Category	Sub-Risk Category	Description of "Material Risk" to the Company	Impact	Likelihood	Risk Calculation			Responsibility (Person/Job Title)	Department	Target Completion Date (yyyy-mm-dd)
						Impact	Likelihood	Severity (Gross Risk)			
13	Investment Market Risk	Interest Rate	Major component of market risk in FRSA Minimum Capital Test, shock factor of 1.25%, volatility.	Significant	Likely	4	4	16	Paul Badder	Board of Directors	ongoing
14	Mutual System Risk	Mutual System Failure	OMIA, Farm Mutual Re, or Cognition+ ceases operations, cooperation within the mutual system, viability of OMIA/Farm Mutual Re /Cognition+ structure.	Significant	Moderate	4	3	12	Dean Muharrem	President & CEO	ongoing
15	Operational Risk	Expenses	Growth of expenses, costs of inspections and loss prevention, small size of companies, professional fees, non-controllable expenses, expense structure, small size, Human Resources.	Moderate	Likely	3	4	12	Ron Buchanan	Treasurer	ongoing
16	Operational Risk	Technology	Security breaches, cyber-attacks, viruses, costs, rapidly developing technology, vendor stability/key personnel, computer/ systems failure, facilities damages, internet connection.	Catastrophic	Likely	5	4	20	Ron Buchanan	Treasurer	ongoing
17	Investment Market Risk	Real Estate	Included in MCT both Investment and real estate and Own Use property at 10% Capital factor	Significant	Near certain	4	5	20	Paul Badder	Board of Directors	2025-06-30
19	Operational Risk	Human Resources	Agents determined to be employees by CRA.	Significant	Unlikely	4	2	8	Dean Muharrem	President & CEO	ongoing
20	Regulatory Compliance Risk	Regulatory Compliance	PCI Compliance	Significant	Near certain	4	5	20	Ron Buchanan	Treasurer	2025-12-31
21	Operational Risk	Human Resources	2 senior agents retiring in next 3 - 5 years, 5 agents with larger books.	Moderate	Moderate	3	3	9	Dean Muharrem	President & CEO	ongoing
22	Operational Risk	Outsourcing	Outsourcing Policy. Recognizing our partnerships service levels have an impact on our reputation. Policy in place, each vendor to be reviewed each year for continued service	Moderate	Moderate	3	3	9	Dean Muharrem	President & CEO	2023-06-01
23	Investment Market Risk	Liquidity	Investment portfolio management – New Money Manager brings opportunities but also uncertainty	Significant	Near certain	4	5	20	Ron Buchanan	Treasurer	2024-12-31
24	Operational Risk	Reputation	AI – staff probably already using it, potential risks, potential wins, missed opportunities	Moderate	Moderate	3	3	9	MANAGEMENT TEAM/ IT TEAM	President & CEO	2024-12-31
25	Operational Risk	Human Resources	HR legislation changes – regulatory push appears to be more employee focused – Bill 143 new hiring pay transparency, will impact current pay grid to allow us to remain competitive.	Moderate	Moderate	3	3	9	Ron Buchanan	Treasurer	2024-12-31
26	Operational Risk	Growth	Local issues - potential dump impact on local property values and insure to value, impact on our own use property, increased traffic – increased auto accidents? Maple Mutual may have to make their position known.	Moderate	Moderate	3	3	9	Dean Muharrem	President & CEO	ongoing
27	Investment Market Risk	Real Estate	Mortgagee defaults on mortgage on 519 St. George Street	Moderate	Moderate	3	3	9	Ron Buchanan	Treasurer	ongoing
28	Regulatory Compliance Risk	Regulatory Compliance	ESG – operational implications, client expectations, regulatory expectations, staff implications, vendor implications	Significant	Moderate	4	3	12	Dean Muharrem	President & CEO	ongoing
29	Operational Risk	Outsourcing	Tariffs	Significant	Likely	4	4	16	Ron Buchanan and Dean Muharrem	Treasurer & President & CEO	ongoing



**Farm Mutual Re**  
Collaborate. Empower. Succeed.



# 2025 Maple Mutual Visit De-Brief Report

## Introduction

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### Date of Visit and Attendees

May 22, 2025

Maple Mutual Attendees - Jeremy Brewer, Claims Manager, Shauna Scott, Claims Administrative Assistant

Farm Mutual Re Attendees - Elaine Lockhart and Dave Darke

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### Mandate

To conduct a review of unreported claims to focus on reserving adequacy, risk exposure identification, and adherence to reinsurer reporting obligations.

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## Scope of Review

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### Overview

On May 22, 2025 the Farm Mutual Re Claims Department conducted a claim file review of Maple Mutual. The scope of the review was to assess consistency in reporting losses as required in the Notice of Loss and Loss Settlement Article of the Excess of Loss Reinsurance Contracts.

*The Company's list of open and unreported claim files included the following:*

- 33 Claim Files
    - 1 liability losses,
    - 19 property losses,
    - 13 automobile losses.
- 

### Selection Criteria

1. The Claims Review sample will consist of a review of a minimum 10% of open and unreported files, depending on the number of open claims files exceeding \$50,000.
- 



- 
2. The sample will be representative of claim files including but not limited to:
    - a. Property claims files with a cumulative incurred greater than or equal to 70% of the Company's retention.
    - b. Automobile and/or Liability claim files with a cumulative incurred greater than or equal to 30% of the Company's retention.
    - c. Automobile, Liability or Property claim files with a date of loss greater than one year from the current calendar year.
- 

**Selected File  
Details**

From the list of unreported claim files, Farm Mutual Re used the above criteria and selected the following number of files. The list of the selected files was previously provided to you in advance of our company visit.

*The selected files included:*

- 11 Claim files in total.
  - a. 1 liability loss,
  - b. 5 property losses,
  - c. 5 automobile losses.

The Claims Review was representative of approximately 33% of the Company's open and unreported claim files greater than \$50,000.

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## Unreported Claims Review Results

**Reportable Claim  
Files**

Farm Mutual Re participated, with you, in a discussion of the selected claim files and we did not identify any claim files that met reporting requirements.

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**Follow Up Claim  
Files**

Farm Mutual Re will complete a follow-up on the following claim files:

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Company Claim Number	Insured Name	Date of Loss	Line of Business	Reason for Follow Up	Follow Up Date
4040810A01	James Hearn	2021/04/14	Auto-AB	Determine claim status & if the claim has settled.	November 2025
40368934999 361209	Anne Marie Bechard Pinsonneault	2022/11/04	Auto-AB	Determine the status of the claim and whether the member co. has settled.	November 2025
40368935004 182626	Kristen Williams	2023/10/10	Auto-AB	Determine the status of claimant's return to work and medical recovery.	December 25

## Executive Summary

### Positive Aspects

During the claims review, the following positive aspects of claim file management were identified:

- Claim file handlers have in-depth knowledge of the claim files and ongoing issues.
- Claim file handlers have a strong focus on servicing policyholders.
- Based on discussions during our meeting, it is evident that a plan of action was developed regarding each claim file, including a future claim handling strategy.

### Opportunity Areas

During the claims discussion and review, the following opportunities of claim file management were identified. These processes would complement your existing practices.



- 
- Use of reserve forms to consider full exposures such as Pre-Judgment Interest and Third-Party costs.
  - Direct access to your electronic claims system is necessary for claim review of unreported claims, in the future.
- 

**Additional Items  
of Discussion/  
Appreciation**

We appreciate the time taken to meet with our Claims Team and we look forward to collaborating with you in the future.

We have forwarded a copy of the Best Practices for Reporting Claims to Farm Mutual Re, to your office.

If you have any questions with regard the content of this report, kindly reach out to any one of our Claims team members.

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Press Release

FOR IMMEDIATE RELEASE

Algoma – Dufferin Amalgamation Proceeding July 1, 2025

Thessalon and Shelburne, ON; June 5, 2025

The Boards of Directors of Algoma Mutual Insurance Company (“Algoma”) and Dufferin Mutual Insurance Company (“Dufferin”) are pleased to announce that their amalgamation has been approved by the Financial Services Regulatory Authority (FSRA), which will become effective July 1, 2025. The Boards of Directors of both Companies have approved and continue to actively enable the formulation of a new entity, the Integrated Mutual Insurance Group, to the benefit of their policyholders, staff, broker partners and the communities they have and continue to serve. As proposed at the outset, Algoma and Dufferin will maintain their long-standing brands operating as the Algoma and Dufferin divisions of the Integrated Mutual Insurance Group (“IMIG”). It is anticipated additional Ontario mutual insurers may wish to join IMIG in the years to come, given its unique model of retaining divisional legacies, ties, and brands. All insurance contracts will be issued in the name of IMIG, with reference to the respective Algoma or Dufferin Division, and subject to appropriate registration and documentation requirements. Office locations, broker partners, and staff complements remain as they have with a strong focus on the consumer.

The updated Amalgamation Committee, reporting to both Algoma and Dufferin Boards of Directors now consists of four (4) Board Members from each of the Algoma and Dufferin Boards. These eight (8) Directors will form the new IMIG Board of Directors, effective July 1, 2025. John Stirk, a current Dufferin Director who has also previously served as an Ontario Mutual Insurance Association (OMIA) Chair, will be IMIG’s inaugural Chair of the Board. Vernon Bailey, currently the Algoma Chair, and an experienced director and senior leader in his own right will become Vice Chair of the new IMIG Board.

Upon amalgamation the new IMIG Board of Directors has elected to move to a strong Board Committee structure in support of an experienced management team including Alison Colley, who will become IMIG’s CFO on July 1, 2025. Board Committees are to include:

- Audit & Finance - which will be chaired by Andrew Purnis who resides in Echo Bay
- Governance, Conduct Review & Nominations - which Vernon Bailey will also chair
- Investment - which the current Dufferin Chair, Guy Gardhouse will chair
- Risk Review – which Frank Barreto of Burlington, ON will chair

Additional inaugural IMIG Board Members will include: Mariola Morin, a successful Algoma District realtor with Royal LePage; Mark Hannon, a retired business owner living in the French River area; and, Daryl Trivers, a high-quality beef farmer from Iron Bridge, Ontario.



After a short break in service, retiring Algoma CEO Cameron Ross will become a Special Advisor to current Dufferin CEO and incoming IMIG President & CEO Ed Forbes for a specified term. All of this follows a thorough selection processes facilitated by third party advisors ENGAGE HR™.

Ed Forbes is uniquely positioned to lead IMIG forward, having extensive insurance experience including auto, property, and commercial underwriting roles. Additional positions Ed has held include those of marketing representative, personal lines supervisor, and Ontario branch manager, prior to having joined Dufferin Mutual as its President and CEO in 2007 and continuing to the present day. Ed is also a Fellow Chartered Insurance Professional (FCIP) and Professional Farm Mutual Management (PFMM) designation holder. Ed is also the Past Chair of reinsurer Farm Mutual Re in addition to having served many years as a volunteer with the Chartered Insurance Professional Society and the Mohawk College Insurance Administration Advisory Committee.

The proposed amalgamation has received approval of each company's policyholders, FSRA, and the companies' partners, the Ontario Mutual Insurance Association (OMIA), Farm Mutual Reinsurance Plan Inc. (Farm Mutual Re), and the Trustees of the Fire Mutuals Guarantee Fund.

IMIG will soon be Ontario's newest, fully licensed multi-line insurer offering property, automobile, and liability insurance protection, primarily through independent broker partners.

We are grateful to all policyholders who have supported each of us over the years and we look forward to your continued support as we undertake this exciting opportunity which aims to better support the people and communities around us within the Province of Ontario.

###

For further information contact:

**Algoma Mutual:** Telephone – 705.842.3345  
Email – [info@amico.ca](mailto:info@amico.ca)

**Dufferin Mutual:** Telephone – 519.925.2026  
Email – [info@dufferinmutual.com](mailto:info@dufferinmutual.com)

**Vernon Bailey**  
*Chair, Board of Directors*  
*Algoma Mutual Insurance Co.*

**Guy Gardhouse**  
*Chair, Board of Directors*  
*Dufferin Mutual Insurance Company*

Date: June 3, 2025  
To: All Member Companies  
From: John Taylor, President  
Re: **OMIA Distinguished Service Award – Call for Nominations**

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The Distinguished Service Award is presented each year by OMIA at the Presidents and Managers Meeting in October. This award nomination process is an excellent opportunity for your mutual to put forward a candidate for recognition. You may even wish to do so in conjunction with another mutual, in the true spirit of mutuality at work.

This award recognizes **retired** individuals who have over the course of their career made a substantial contribution to the mutuals and have been a positive influence on their colleagues and fellow mutuals.

The criteria for nominees is noted below. If there is someone whom you feel is worthy of the Distinguished Service Award, please fill in the attached nomination form and return it in confidence to:

President  
Ontario Mutual Insurance Association  
350 Pinebush Road  
Cambridge, ON N1T 1Z6  
Email: [jtaylor@omia.com](mailto:jtaylor@omia.com)

Nominations are held and considered for 5 years from the date of first submission.

The Nomination Form is attached as a separate document, when submitting a nomination please provide as much detail as possible to assist in evaluating the nominations.

**The deadline to submit new applications is Friday, August 29, 2025.**

Selection of the recipient will be made by OMIA Board of Directors based on the following:

Criteria for a Suitable Candidate

1. The nominee has been a staff member, agent, or director of a voting member or associate member company. Individuals who were not directly affiliated with a member company, but who over the course of time, made a lasting and important contribution to the Mutuals may also be considered.

2. The individual has **not** previously received OMIA's Presidential Merit Award (list available on next page) or other similar award of the association.
3. The individual has outstanding knowledge of the Mutual insurance industry and has demonstrated outstanding service to the betterment of the mutual insurance industry.
4. The individual must be living at the time of the nomination.

#### Distinguished Service Award - Past Recipients:

2024	Bob Burley (HTM Insurance)	2005	John McIntosh (Tradition)
2023	Ross Lincoln (Grenville Mutual)	2004	Anne Harmer (FMRP)
2022	Jim Pinnock (Stanley Mutual)	2003	Alton Whitehorse (Grenville)
2021	Terrye Calnan (HTM Insurance) awarded at the 2022 AGM	2002	Ross Thompson (Hamilton Twp.)
2021	Nancy Preston (Middlesex Mutual) awarded at the 2022 AGM	2001	Jim Dickerson (London Twp.)
2020	No Award	2000	Len Seegmiller (North Blenheim)
2019	Terry Malcolm (The Commonwell)	1999	Willard Shaw (Lanark)
2018	Iris Brown (Yarmouth)	1998	Don Walters (L&A)
2017	Jack (John) Taylor (The Commonwell)	1997	Gordon Johnson (Blanshard)
2016	Joanne Vansevenant (Kent & Essex)	1996	Doug Little (Elma)
2015	Ken Mead (Guy Carpenter)	1995	Kenneth W. Campbell (North Kent)
2014	Brian Bessey (Peel)	1994	Gordon Welsh (Dumfries)
2013	Sandra Edgar (Howick)	1993	Pat Johnson (Oxford)
2012	Harold Parker (Peel)	1992	Delmar Cobban (Caradoc Delaware)
2011	Larry Bieman (Germania)	1991	Lloyd Hooton (Hamilton Twp.)
2010	Ray White (SouthEastern)	1990	Harry Barrett (Norfolk)
2009	Berkeley Lambert (Bertie & Clinton)	1989	John Stephen (Blanshard)
2008	John Consitt (Hay)	1988	Fred Fletcher (Kent & Essex)
2007	Bruce Davis (North Blenheim)	1987	Herb McFadden (Farmers')
2006	Bev Talbot (Middlesex)		

#### Presidential Merit Award Recipients (ineligible for Distinguished Service Award)

2025	Sharon Dittmer	2002	Ernie Koehler
2024	Jeff Consitt	2001	Randy Hutchinson
2023	Christine Van Daele	2000	Aleck Stickle
2022	Brian Downie	1999	Dave Bailey
2022	Allan Hedley	1998	John Harper
2021	No award due to pandemic	1997	Carrol Lambert
2020	Rob Pearson	1996	Stuart Howlett
2019	Catherine MacLellan	1995	Ron Perry
2018	Steve Smith	1994	Bert Abbott
2017	Shelley Sutton	1993	Lorne Wolgemuth
2016	Susan Baker	1992	Don Mylrea
2015	Tim Shauf	1992	Vern Inglis
2014	Neil Shay	1990	Dave MacKay
2013	Frank Rider	1989	Mel McIntyre
2012	Don Davidson	1988	Fred Legg
2011	Alec Harmer	1987	David Wilson
2010	Joe Dietrich	1986	Ed Pellow
2009	Bill Jellous	1985	Bruce McBlain
2008	Kathryn Adie	1984	Gerald Snyder
2007	Brian Fisher	1983	Emory Knill
2006	Bob Brenner	1982	Bill Weir
2005	Rick Walters	1981	Bruce Caughey Sr.
2004	Rob Forsythe	1980	Max Forsythe
2003	Glen Johnson		



AXIOM

MUTUAL INSURANCE COMPANY

You're Invited to our

**HARVEST PARTY!**

**Celebrating 150 Years &**

**THE 4TH ANNUAL**



**DIRECTOR'S  
CUT**

Axiom Mutual Insurance Company is marking two incredible milestones - 150 years of providing local insurance through our legacy companies, and the harvest of the 2025 Director's Cut.

**We hope to see you on July 29th!**



Can't join us in person? Show support by donating to our area food banks:  
Ailsa Craig & Area Food Bank  
Huron County Food Bank Distribution Centre  
Strathroy Salvation Army  
(or another food bank of your choosing)

Tuesday July 29th , 2025

3:00pm to 7:00pm

37868 Zurich Hensall Road in Zurich

*This is a rain or shine event.*

Register in advance for a  
**FREE Axiom Swag Bag!**



The first 150 registrants will receive an additional \$25 gift!

[Click Here to Register](#)



## MAY CEO REPORT

### Human Resources

- Nothing to report

### Operations

- Summer students Data entry for Applied Systems is going very well
- Claims is aware of a scam coming out of Essex with a roofer and Public adjuster in cahoots.

### Business Development

- Interviews carried out for new Agent. Included Management and senior agents.

### Industry

- CAMIC response to USA/Tariffs is a very hot topic. Very mixed opinions from Mutuals. (No US involvement at all, including US Investments) Or (Why are we punishing a trade Association for political decisions?)
- Brokerlink cancelled contract's with Axiom, Edge, HD and HTM. Yarmouth received a phone call.
- Kent & Essex, confirmed purchase of old Pioneer building on highway #2

**New Business By Name**

<b>Policy</b>	<b>Net Prem</b>	<b>Insured Name</b>	<b>Insured Address</b>	<b>Agent</b>	<b>LOB</b>
743385A01	\$2,436	Samantha Jean Roche	521 Montcalm Ave Sarnia ON N7S 2P8	HUB (Sarnia )	A
743391A01	\$1,822	Edward Allan Barton	465 Nelson St Sarnia ON N7T 5K7	HUB (Sarnia )	A
740145A01	\$880	Mitchell John Miller	150 Thomas Ave Wallaceburg ON N8A 4V8	HUB (STCC)	A
743338P01	\$4,714	Jarrold Blonde, Jodie Blonde	9 St Francis Ct Pain Court ON N0P 1Z0	HUB (STCC)	P
743347A01	\$2,133	Indian Soul Enterprises Inc	1140 Regency Cres Belle River ON N8L 0W6	Insureline (MA)	A
743347A02	\$1,855	Harbhajan Singh Brar	1140 Regency Cres Belle River ON N8L 0W6	Insureline (MA)	A
743372F01	\$1,732	Shelley Shubrook	Site 31 Comp 17 RR4 Cochrane ON P0L 1C0	Insureline (MA)	F
743341P01	\$1,910	Robert Cauette, Melinda Caouette	Site 27 Comp 2 RR3 Cochrane ON P0L 1C0	Insureline (MA)	P
743347P01	\$1,902	Harbhajan Singh Brar, Sukhwant Kaur Brar	1140 Regency Cres Belle River ON N8L 0W6	Insureline (MA)	P
743374P01	\$1,400	Jason Smith	395 16th Ave Cochrane ON P0L 1C0	Insureline (MA)	P
743295A01	\$2,749	Nagam Rafehi	5532 Empress St Windsor ON N8T 2K9	HUB (Oakville)	A
743335A01	\$2,643	Zahid Kakar	2554 Snow Knight Dr Oshawa ON L1L 0K2	HUB (Oakville)	A
743344A01	\$3,141	Osamah Radaideh Dentistry Professional Corporation	2103 Springdale Rd Oakville ON L6M 4C7	HUB (Oakville)	A
743356A01	\$4,931	Matthew Michael Hansen	22 Sherwood St Orangeville ON L9W 5A6	HUB (Oakville)	A
741113A01	\$1,992	Karen Matthew	1031 Aspen Ridge Cres Belle River ON N0R 1A0	PPIB	A
741113P01	\$1,020	Karen Matthew	1031 Aspen Ridge Cres Belle River ON N0R 1A0	PPIB	P
742305P01	\$5,719	Rajesh Gundimeda, Swathi Nattuva	1211 Mia Anne St LaSalle ON N9H 0G2	PPIB	P
743274F04	\$2,635	Carol Anne Debruyn	373533 Duffy Line Salford ON N0J 1W0	RJ Morris	F
743355A01	\$2,540	Shane Henry Allan Sheppard	210 Ross Street Welland ON L3B 2N3	LJ Walters	A
743363A01	\$3,179	Kaleb Leonard Talyn Diplock	39 Elizabeth St Apt 2 St. Catharines ON L2R 2L5	LJ Walters	A
743340A01	\$2,877	Mathusan Sadheeshan	315-490 Gordon Krantz Ave Milton ON L9E 1Z5	HUB (Markham)	A
743348A01	\$2,936	Roberto DiMatteo	139 McClure Dr King City ON L7B 1C2	HUB (Markham)	A
743395A01	\$4,694	Armaan Singh Sandhu, Rajdeep Brar	12182 Torbram Rd Caledon East ON L7C 2S6	HUB (Markham)	A
743249P01	\$1,846	Terrance Toner, Johanne St. Pierre	12 George Patrick Dr Long Sault ON K0C 1P0	Rozon	P
743378P01	\$1,469	Janet Steinman	17 Oak St PO Box 18 Lancaster ON K0C 1N0	Rozon	P
743337A01	\$2,746	Darlene A Belanger, Michael J Belanger	253 Rafih Cres Belle Rive ON N8L 1A5	PIB (BR)	A

**New Business By Name**

<b>Policy</b>	<b>Net Prem</b>	<b>Insured Name</b>	<b>Insured Address</b>	<b>Agent</b>	<b>LOB</b>
743358A01	\$2,376	Chad Ernest Kennedy	1054 Shepherds Dr Burlington ON L7T 3R3	PIB (BR)	A
743361A01	\$4,388	Mateo Mikeal E Lewis-Chlarenza	3784 Vaughan St Windsor ON N9C 1Z5	PIB (BR)	A
743368A01	\$6,771	Tabitha C Doolittle	222 Caruhel Dr Emeryville ON N0R 1C0	PIB (BR)	A
743379A01	\$3,248	Noel Solomon	2581 Gravelle Cres Gloucester ON K1B 3A4	PIB (BR)	A
743388A01	\$4,183	Jason Lebert, Brittany Lebert	1430 County Rd 22 Belle River ON N0R 1A0	PIB (BR)	A
743397A01	\$3,908	Rahul Vasudev Lalwani	441 Cameron Ave Windsor ON N9B 1Y9	PIB (BR)	A
742833P01	\$1,829	Derek William Sorrell, Tina Luisa Sorrell	1125 King Louis St Belle River ON N8L 0V3	PIB (BR)	P
742833P02	\$2,004	Derek William Sorrell	1125 King Louis St Belle River ON N8L 0V3	PIB (BR)	P
743336P01	\$2,514	Stephen Dycha	256 Villaire Ave Windsor ON N8S 2J2	PIB (BR)	P
743337P01	\$2,026	Darlene A Belanger, Michael J Belanger	253 Rafih Cres Belle Rive ON N8L 1A5	PIB (BR)	P
743342P01	\$2,389	Robert Unis, Dorothy Unis	38 Emerald Ln Amherstburg ON N9V 3R3	PIB (BR)	P
743368P01	\$1,876	Tabitha C Doolittle	222 Caruhel Dr Emeryville ON N0R 1C0	PIB (BR)	P
743200A01	\$2,099	David James Hiebert	1462 County Rd 46 South Woodslee ON N0R 1V0	Insureline (Blue)	A
743352A01	\$2,233	Frank Teichroeb, Aganetha Teichroeb	21162 Coatsworth Rd Wheatley ON N0P 2P0	Insureline (Blue)	A
743382A01	\$4,467	Peter Neufeld Wiebe, Marta Wall Boese	408 St Charles St Belle River ON N0R 1A0	Insureline (Blue)	A
743384P01	\$1,807	Willhelm Bergan, Anna Bergan	12928 Evergreen Line Thamesville ON N0P 2K0	Insureline (Blue)	P
743323A01	\$2,109	Raevyn Jade Alexis Roberts	286 McNaughton Ave E Chatham ON N7L 2G8	PIB (STCC)	A
742992C01	\$2,992	Murray Hunt, Mary Colleen Hunt	7238 Grande River Line Chatham ON N7M 5J7	Bob	C
740913P01	\$394	Angelena Niemeyer	269 Finch Dr Unit# 606 Sarnia ON N7S 5A2	Bob	P
742434W01	\$1,379	Derek P Strub	133 Lake St Dover Centre ON N0P 1L0	Bob	W
70307A01	\$3,173	1945858 Ontario Inc	25321 Kent Bridge Rd Dresden ON N0P 1M0	Marianne	A
74750A02	\$3,337	Mathew P. Ritzer, Rebecca Lin Ritzer	419 Hughes Street PO Box 564 Dresden ON N0P 1M0	Marianne	A
742082A01	\$7,380	Mark Ronald Soeder, Danielle Anne Green	1200 Arlington Ave Sarnia ON N7S 3T8	Marianne	A
743314A01	\$857	Lonnie Matthew George	856 Denmark St Sarnia ON N7V 2L4	Marianne	A
743331A01	\$3,808	Steven R White, Shelagh K Smith	1232 Logan St E Sarnia ON N7S 1V6	Marianne	A
743359C01	\$2,046	Parth Patel & Maitri Patel O/A SEO Mini Mart	867-871 Exmouth St Sarnia ON N7T 5R3	Marianne	C

New Business By Name					
Policy	Net Prem	Insured Name	Insured Address	Agent	LOB
74749P02	\$1,794	Kevin Ritzer, Janelle Marie Frances Ritzer	4101 Juniper Crescent, Petrolia, ON N0N 1R0 Canada	Marianne	P
741078P02	\$1,942	Jake McCartney, Taryn Scripnick, Deanna McCartney	1447 Blackwell Rd Sarnia ON N7S 5M5	Marianne	P
743331P01	\$1,514	Steven R White, Shalagh Smith	1232 Logan St E Sarnia ON N7S 1V6	Marianne	P
743331W01	\$659	Steven R White	1232 Logan St E Sarnia ON N7S 1V6	Marianne	W
51626P01	\$424	Michael Laforet	205-430 Adelaide St London, ON N6B 3P7 Canada	Melina	P
26887A01	\$2,810	William H Currier, Teri A Lamarsh-Currier	3111 St Clair Pkwy Sombra ON N0P 2H0	Brian	A
743319A01	\$1,733	Cole Barry Willmore	40 Simonton Drive, Chatham, ON N7M 5C6 Canada	Brian	A
743360A01	\$4,302	Jeffrey Michael Wranich, Janice Wranich	7310 Lambton Line, Bothwell, ON N0P 1C0 Canada	Brian	A
33062C03	\$4,132	Sean Ennett Operating as Cherished Tree Sawmill & Woodwork	713114 Smoke Line Thamesville ON N0P 2K0	Brian	C
743349F01	\$2,621	Evan Merritt Jr.	10525 Pioneer Line Chatham ON N7M 5J2	Brian	F
86916P01	\$1,854	Dick Vandendool, Jeanne A Vandendool	2987 St Clair Pkwy Sombra ON N0P 2H0	Brian	P
743334P01	\$359	Tim Warwick	4657 Old River Rd Port Lambton ON N0P 2B0	Brian	P
19650W01	\$583	Patrick Cameron	1381 North Street, Dresden, ON N0P 1M0 Canada	Brian	W
31070W03	\$580	William Joshua Duchene	223 Lawrence Avenue, Wallaceburg, ON N8A 2B1 Canada	Brian	W
743334W01	\$775	Tim Warwick	4657 Old River Rd Port Lambton ON N0P 2B0	Brian	W
742725A01	\$1,770	Casey Lee Fitzpatrick	886 Hagle St Sarnia ON N7V 4A7	Shelby	A
743345A01	\$4,717	Nathaniel John William Tamming	396 Queen St Dresden ON N0P 1M0	Shelby	A
743354A01	\$1,952	Carol Laurine Burke, Mark D Burke	6028 Rivard Line Grande Pointe ON N0P 1S0	Shelby	A
14014C02	\$1,470	Johann Blats O/A Blats Construction	7 Victoria St., Tupperville, ON N0P 2M0 Canada	Shelby	C
743365C01	\$380	Wandering Whiskers Cat Rescue	13580 Longwoods Rd Thamesville ON N0P 2K0	Shelby	C
14014P02	\$1,209	Johann Blats	7 Victoria Street, Tupperville, ON N0P 2M0 Canada	Shelby	P
743343P01	\$293	Adrienne Brooke	9 Myrtle St Unit #208 Ridgetown ON N0P 2C0	Shelby	P

**New Business By Name**

<b>Policy</b>	<b>Net Prem</b>	<b>Insured Name</b>	<b>Insured Address</b>	<b>Agent</b>	<b>LOB</b>
743354P01	\$1,357	Carol Laurine Burke, Mark D Burke	6028 Rivard Line Grande Pointe ON N0P 1S0	Shelby	P
743310A01	\$3,572	Courtney Elizabeth Aarssen, Stephen Allan Bryce Kuyer	4022 Dufferin Ave Wallaceburg ON N8A 4M7	Matt	A
743333A01	\$2,345	Aubrey Rose Shepley	30059 Brigden Rd Wallaceburg ON N8A 4L2	Matt	A
743339A01	\$3,238	Ensar Prenci	274 Henkel Pl Windsor ON N8Y 2E7	Matt	A
743353A01	\$2,900	Gabe Gagner	4130 St Clair Pkwy Port Lambton ON N0P 2B0	Matt	A
743357A01	\$3,679	Carly Anne McKeon	8815 Pioneer Line Chatham ON N7M 5J1	Matt	A
11365P03	\$1,600	Matthew Richard Armstrong, Amy J Weatherstone	87 Leisure Lane Dresden ON N0P 1M0	Matt	P
75227P02	\$2,524	John P. Roesch	476 Davies St W PO Box 330 Dresden ON N0P 1M0	Matt	P
743310P01	\$2,286	Courtney Elizabeth Aarssen, Stephen Allan Bryce Kuyer	4022 Dufferin Ave Wallaceburg ON N8A 4M7	Matt	P
743353P01	\$1,332	Gabe Gagner	4130 St Clair Pkwy Port Lambton ON N0P 2B0	Matt	P
743353W01	\$484	Gabe Gagner	4130 St Clair Pkwy Port Lambton ON N0P 2B0	Matt	W
63878A02	\$2,384	Delynn Lee Miller	556 Victoria Ave Chatham ON N7L 3B9	Greg	A
743330P01	\$1,447	Hailey Kacan, Riley O'Rourke	31 Mercer St Chatham ON N7M 4A7	Greg	P
743393P01	\$1,811	Aaron Sarson	11 Iris Ct Chatham ON N7L 5N7	Greg	P
43400A02	\$2,025	Robert Johnathon Glen Huctwith	91 McFadden Ave Chatham ON N7M 1Y5	Eric	A
743326A01	\$1,135	Linda Carol Clement	277 St Clair St Chatham ON N7L 3J8	Eric	A
743364A01	\$3,513	Cameron Allen Chortos, Rachel Marie Chortos	40 Larkwood St Wallaceburg ON N8A 4T5	Eric	A
743332P01	\$3,123	Wayne Vandehogen, Kathy Vandehogen	11969 O'Neill Line Ridgetown ON N0P 2C0	Eric	P
743351P01	\$1,546	Thomas Rideout	8384 Water St Cedar Springs ON N0P 1E0	Eric	P
743364P01	\$504	Cameron Allen Chortos, Rachel Marie Chortos	40 Larkwood St Wallaceburg ON N8A 4T5	Eric	P
742785W01	\$525	Shawn Johnson	4 McNaughton Ave Wallaceburg ON N8A 1R8	Eric	W
741149A02	\$3,410	Sarah Margaret Lehman Brown	923 Schaeffer Outlook, Newmarket, ON L3X 1V9 Canada	Eli	A
743304A01	\$2,356	Elijah Davis Duquette	3635 Oil Heritage Road, Petrolia, ON N0N 1R0	Eli	A
743367P01	\$2,404	Samantha Marla Michele James, Daniel Tavares	227 Anna St Parkhill ON N0M 2K0	Eli	P

Cancellations By Name						
Policy	Insured Name	Insured Address	Agent	LOB	Reason for Cancellation	Ann Prem
27881A01	Scott Dearing	PO Box 208, 451 Broadway Street Port Lambton ON N0P 2B0	Hub (ST.C.C)	A	veh sold	\$1,892
88608A01	Brittaney Lynne Verbeem	23 Madera Cres Chatham, ON N7M 6A1 Canada	Hub (ST.C.C)	A	no reason given	\$2,424
739961A01	Roderick M Gallerno	20 Gregory Crescent Wallaceburg, ON N8A 4P2	Hub (ST.C.C)	A	price	\$2,833
740612A01	Kyle & Rebecca Whaling	7808 Perth County Rd 131 Listowel ON N4W 3G9	Insureline (MA)	A	at insured request	\$3,326
742338A01	Guillermo Dyck Martens	21101 McLean St Wheatley ON N0P 2P0	Insureline (MA)	A	Policy Cancelled - Other	\$4,591
742701A01	Bhavesh Girishbhai Patel	7836 Hoptree Rd Niagara Falls ON L2H 0N4	Insureline (MA)	A	Policy Cancelled - Non-Payment	\$4,358
742314A01	Ehtesham Azam	1012 Benton Crescent Pickering ON L1X 1N3	Hub (Oakville)	A	Policy Cancelled - Vehicle Sold	\$3,131
741241A01	OJB Industries Inc	34687 Richmond St RR 2 Lucan ON N0M 2J0	RJ Morris	A	Policy Cancelled - Sold Vehicle	\$1,298
742356A01	Elias Bou Zeid	6 Ravenscroft Rd Ajax ON L1T 1V7	Hub (Markham)	A	Policy Cancelled - Insured's Request	\$3,563
742536A01	Hussein Kiza	908 Arthur Rd Windsor ON N8Y 3Y3	Spadafora	A	placed elsewhere	\$3,321
19060A03	Jeffrey Dale Butler	PO BOX 133, 455 Maude Street, Petrolia, ON N0N 1R0 Canada	Bob	A	no longer required	\$329
15420A01	Todd Boucher	116 Four Oaks Crescent, London, ON N6J 4B7 Canada	Colin	A	Policy Cancelled - Sold Vehicle	\$977
17885A05	Jaspal Singh Budwal	Unit# 4 - 22 Taylor Ave, Chatham, ON N7L 2T5 Canada	Colin	A	Policy Cancelled - Unable to Insure Spyder	\$5,270
48716A01	Shawn Patrick Kennedy	821 Lynwood Avenue, Sarnia, ON N7T 7A3 Canada	Colin	A	Policy Cancelled - Non-Payment	\$1,392
81060A01	Joseph & Susan Krogman	1993 Dufferin Avenue Wallaceburg, ON , N8A 4M3 Canada	Colin	A	Policy Cancelled - Different Provider	\$2,439
14016A01	Tina M Blondeel	58 Forsyth Blenheim, ON , N0P 1A0 Canada	Marianne	A	Policy Cancelled - Insured Elsewhere	\$984
57234A01	Heinrich Martens	25 John Park Line, Tupperville, ON N0P 2M0 Canada	Marianne	A	Policy Cancelled - No Longer Has Vehicle	\$96
53062A01	Tuela Bethsaida Lawson	49 Athlone Crt, Chatham, ON N7L 1Y1 Canada	Melina	A	non pay	\$2,731
741826A01	Griffin Lee Cogghe	139 Rosewood Crescent Chatham ON N7M 0V5	Melina	A	moved to moms policy	\$109
41440A05	Chris Heuvelmans	RR# 3, 9094 Baseline Road Tupperville ON, N0P 2M0 Canada	Brian	A	added to another policy	\$1,439
76595A01	Brandon Schaffer	780 Murray St. Wallacburg ON N8A 1W3	Brian	A	non pay	\$1,360

Cancellations By Name						
Policy	Insured Name	Insured Address	Agent	LOB	Reason for Cancellation	Ann Prem
63650A01	Lloyd Millard	149 Elizabeth Street, Thamesville, ON N0P 2K0 Canada	Shelby	A	no longer needed	\$72
743178A01	Sharon Ann White	52 Water St Wallaceburg ON N8A 2E9	Shelby	A	Policy Cancelled - Non-Payment	\$1,660
49614A01	Kristyn Feltham, Kyle Kirk	42 Main St, Wallaceburg, ON N8A 2G6 Canada	Matt	A	Policy Cancelled - Vehicle Sold	\$1,518
741060A01	David A Irwin & Mary M Irwin	5033 Dufferin Ave Wallaceburg ON N8A 4M8	Matt	A	Policy Cancelled - Non-Payment	\$1,400
741862A01	Zachary Mitchell Acosta	138 Lisgar Street Wallaceburg ON N8A 3W5	Matt	A	Policy Cancelled - Non-Payment	\$6,194
83352A01	2339673 Ont. Ltd	10548 Longwoods Rd Chatham, ON N7M 5J7 Canada	Gregg	A	Policy Cancelled - Non-Payment	\$3,905
85360A01	The Estate of Gerald Tuckwell	226 George St Bothwell ON N0P 1C0	Gregg	A	Policy Cancelled - Deceased	\$1,102
87300A01	Judy & Bert Vanderheide	89 Graham Street, Thamesville, ON N0P 2K0 Canada	Gregg	A	moved to another company	\$2,583
13070A01	The Estate of William A Beave	24 Stanley Street PO Box 27 Bloomfield, ON K0K 1G0 Canada	Nancy	A	deceased	\$2,640
741149A01	Sarah Margaret Lehman Brow	923 Schaeffer Outlook, Newmarket, ON L3X 1V9 Canada	Nancy	A	non pay	\$2,330
15420A01	Todd Boucher	116 Four Oaks Crescent, London, ON N6J 4B7 Canada	John	A	sold veh	\$1,021
53124A01	Ivan Ray Leach	RR # 9, 6760 3rd Line, Chatham, ON N7M 5T1 Canada	John	A	uw reasons	\$1,237
81060A01	Joseph & Susan Krogman	1993 Dufferin Avenue Wallaceburg, ON , N8A 4M3 Canada	John	A	Policy Cancelled - Different Provider	\$2,258
37012C03	360 Unlimited Construction Inc	9406 McNaughton Line Chatham ON N7M 5J1	Insureline (Blue)	C	non pay	\$2,817
740615C01	Heinz Voth Voth Construction	29 Wilkinson Dr Leamington ON N8H 1A1	Insureline (Blue)	C	Policy Cancelled - No Reason Given	\$1,093
739958C01	Shawn & Nancy Morrow	PO Box 188, 100 5th Ave SW Chesley, ON N0G 1L0 Canada	Marianne	C	non renew uw reasons	\$2,590
742251C01	Jason Leeo/a SEO Mini Mart	282 Sawgrass Pl Sarnia ON N7W 1C8	Marianne	C	Policy Cancelled - Sold Store	\$2,006
739895C01	Peter Van Veen	19270 Lakeside Dr Tilbury ON N0P 2L0	Melina	C	Policy Cancelled - Not Needed	\$2,447
46034C01	andal Real Estate Holdings Lt	115 Lakeshore Rd W Mississauga ON L5H 1J3	Matt	C	non renew uw reasons	\$2,255
74120C01	Organic Epi-Centre Inc	RR# 3, 29590 Cuthbert Road Dresden ON, N0P 1M0 Canada	Matt	C	non pay	\$2,039
742128F01	Willowhawk Farms	243781 Airport Rd Tillsonburg ON N4G 4H1	RJ Morris	F	no longer req'd	\$35,310

Cancellations By Name						
Policy	Insured Name	Insured Address	Agent	LOB	Reason for Cancellation	Ann Prem
72239F02	William Profota	10082 Brook Line, Dresden, ON N0P 1M0 Canada	Bob	F	Policy Cancelled - Items Moved to F01	\$38
67960F01	The Estate of Edward Oveck	RR# 2, 30035 Hale School Rd Croton ON N0P 1K0	Brian	F	deceased & sold farm	\$2,298
29446P01	Emily Desrochers, Chris McCu	212 Kathleen Ave Sarnia ON N7T 1E2	Hub (Sarnia)	P	covg placed elsewhere	\$1,697
73077P01	Megan & Robert Ravensberg	2021 Marion Avenue Brights Grove ON N0N 1C0	Hub (Sarnia)	P	Policy Cancelled - Location Sold	\$3,041
741086P01	Cadence Harrison	391 April Ct Corunna ON N0N 1G0	Hub (Sarnia)	P	Policy Cancelled - No Longer Needed	\$388
740615P01	Heinz Voth, Angelina Teichro	29 Wilkinson Dr Leamington ON N8H 1A1	Insureline (MA)	P	Policy Cancelled - No Reason Given	\$1,477
743175P01	Mohammad Majdi Ahmad Bawa	523-2343 Khalsa Gate Oakville ON L6M 4J2	Hub (Markham)	P	non pay	\$330
742688P01	Kelly McDonald	186 Luxstone Rd SW Airdrie AB T4B 0K5	Rozon	P	Policy Cancelled - Moving to Alberta	\$1,592
742222P01	Mohamoud H Noor, Shujing C	2040 Empress Ct Windsor ON N8T 3H2	PIB (Belleriver)	P	Policy Cancelled - Renewal Not Required	\$1,346
740615P01	Heinz Voth, Angelina Teichro	29 Wilkinson Dr Leamington ON N8H 1A1	Insureline (Blue)	P	Policy Cancelled - No Reason Given	\$1,529
742303P01	Maeson Abdalsada	18 Antonio Ct Leamington ON N8H 5P8	Insureline (Blue)	P	non renew uw reasons	\$1,731
82639P01	Mark Stonefish	1238 Devonshire Rd Windsor ON N8Y 2M7	Bob	P	moving in with girlfriend	\$1,553
740009P01	Elaine Michelle Blunt	3580 Seminole Street Unit #204 Windsor ON N8Y 1Y2	Bob	P	insurance no longer req'd	\$425
742992P02	Murray Hunt, Mary Colleen Hur	7238 Grande River Line Chatham ON N7M 5J7	Bob	P	changing to commercial policy	\$2,869
14620P02	George & Michelle Bogaert	RR # 4, 29947 St. Clair Parkway, Wallaceburg, ON N8A 4L1 Canada	Colin	P	Policy Cancelled - Moved to P01	\$1,861
81060P01	Joseph & Susan Krogman	1993 Dufferin Avenue Wallaceburg, ON , N8A 4M3 Canada	Colin	P	Policy Cancelled - Different Provider	\$1,722
14016P01	Tina Blondeel	58 Forsyth Blenheim, ON , N0P 1A0 Canada	Marianne	P	Policy Cancelled - Insured Elsewhere	\$2,209
742242P01	Gerald Peltier & Elaine Peltie	PO Box 905 Tilbury ON N0P 2L0	Melina	P	Policy Cancelled - Sold	\$1,954
15291P01	Gregory Botting	Apt # 1 - 4211 Petrolia Line, Petrolia ON N0N 1R0 Canada	Brian	P	Policy Cancelled - Non-Payment	\$321
30405P01	Rita Edith Doom	338 Sydenham Street, Dresden, ON N0P 1M0	Shelby	P	Policy Cancelled - Non-Payment	\$584
37877P01	Deborah Graham	943 James St Wallaceburg, ON , N8A 2P6 Canada	Shelby	P	Policy Cancelled - Insured With K & E	\$1,233
50630P01	Jacob Anthony Costantin	27 Brabaw Street Wallaceburg, ON N8A 2K8	Shelby	P	non renew uw reasons	\$889

Cancellations By Name						
Policy	Insured Name	Insured Address	Agent	LOB	Reason for Cancellation	Ann Prem
55961P01	Timothy John Mac Kinnon	1650 Kent Line, Wallaceburg, ON N8A 4L2 Canada	Shelby	P	Policy Cancelled - Sold	\$3,155
36436P01	Christopher J Gallagher	72 Wedgewood Ave Chatham ON N7M 5T4	Matt	P	Policy Cancelled - Property Sold	\$1,572
75227P01	John P. Roesch	476 Davies St W PO Box 330 Dresden ON N0P 1M0	Matt	P	Policy Cancelled - Non-Payment	\$2,809
21573P01	The Estate of Dan Chauvin	11 Iris Court Chatham, ON , N7L 5N7 Canada	Gregg	P	rewrote in sons name	\$1,685
27355P01	Mark Davey	27 A Orient Green Red Deer AB T4P 1W3	Gregg	P	Policy Cancelled - Sold	\$1,434
58089P01	Albert Mast, Grace Mast	Apt# 223 - 40 Elm Street, Chatham, ON N7M 6A5 Canada	Gregg	P	Policy Cancelled - No Reason Given	\$615
68969P01	The Estate of Ronald Paterson	88 Ellis Street Chatham ON N7L 2L8	Gregg	P	Policy Cancelled - Sold	\$2,159
85360P01	The Estate of Gerald Tuckwell	226 George St Bothwell ON N0P 1C0	Gregg	P	Policy Cancelled - Deceased	\$180
13070P01	The Estate of William Beaver	24 Stanley Street Bloomfield, ON K0K 1G0 Canada	Nancy	P	insured deceased	\$881
13920P01	The Estate of Alfia Biscaro	38 Centre St PO Box 292 Courtright ON N0N 1B0	Nancy	P	Policy Cancelled - Sold	\$684
76370P01	Laurie & Darryl Sanderson	11638 Pinehurst Line Kent Bridge ON N0P 1V0	Nancy	P	Policy Cancelled - Moving	\$1,560
48716P01	Shawn & Mark Kennedy	821 Lynwood Avenue, Sarnia, ON N7T 7A3 Canada	John	P	Policy Cancelled - Non-Payment	\$1,568
81060P01	Joseph & Susan Krogman	1993 Dufferin Avenue Wallaceburg, ON , N8A 4M3 Canada	John	P	Policy Cancelled - Different Provider	\$1,829
81060U01	Joseph Krogman & Susan Krogman	1993 Dufferin Avenue Wallaceburg, ON , N8A 4M3 Canada	John	U	Policy Cancelled - Different Provider	\$214
45401W01	Kyle J.J Jackson	175 Water Street Wallaceburg ON N8A 2G3	Melina	W	Policy Cancelled - Sold Boat	\$461