



DIRECTORS REPORT

To all Policyholders

In 2022, the outbreak continued and we remained vigilant in fighting COVID-19 to ensure the safety of our staff, policy holders and business partners. Technology allowed people to connect anytime, anywhere, to anyone near or far. We continued to work to serve all your insurance needs. Our agents and brokers were just a phone call or email away from responding to your policy enquiries and claims needs. **That has not changed, we continue to be here for you!**

Over the past year, our Gross Premiums Written grew modestly to \$19.75 million, which is 8.6% over 2021 and claims were 8.6% higher as well at \$13.75 million. Claims frequency increased by 24.34%, however claims severity decreased by 27.45%. Just more claims occurring.

In 2022, we welcomed Cliff Bartlett to the Board and new staff members this year: Randy Higgins, Jamie Lillycropp, Jacob Lewis, John Skanes, Jennifer Ditner, James Hanchiruk, Dave Merkle, Jade Buchanan, and Terri Dunk. We wish Sandy Kelly, Linda Heaslip and Rick Willfang all the best in their retirement.

Steve Quinn's 2022 theme for the Ontario Mutual Insurance Association was *"Our People, Our Communities, A Celebration of Success"*. Helping people is at the heart of every mutual insurance company, we are proud to be part of the communities we serve and acknowledge and commend our employees who give back to their communities by volunteering. Please know that you are making a difference and we thank you!

Directors, Staff, Agents, and Brokers invite the policyholders to our Annual General Meeting being held virtually on Wednesday, March 29th, 2023 at **1:30pm** (using Zoom).

Mutually yours,

Denise Tew,
Chair

