

V.P. Loss Prevention Report

For the Board Meeting of: 3/11/2021

Executive Summary

In February the lockdown lifted and the inspectors were able to return to on-site inspections. We basically started where we left off in December by having the insured give us the information and the interior photos using the virtual tool and the inspectors going on-site for the "eyes on" exterior. The February number that is in this report basically represents being back on the road for just under a couple weeks. I have spoken to the guys and the response to the letters and the cooperation with the virtual portion as well as the program in general seems to be going even better than our last start. We have also sent the virtual tool to several brokers over the last few months on request for them to try. They indicated how easy it was to use and would certainly pass it on to their clients. The one challenge we have run into occasionally and understandably, is cell data quality and or internet quality of the insureds. We deal with these in various ways as they occur. As long as things go smoothly from now on with no new lockdowns, March should be a good inspection month and hopefully we can expand our program.

Other

New tablets are ready to go for the inspectors and they have been coming in one at a time to switch over from their old ones. We should be totally on new Surface tablets by the end of March. Our department is participating in OMLPL (Ontario Mutual Loss Prevention League) meetings virtually on the last Friday of each month. The meetings last about 3 hours and are very informative and somewhat interactive. They consist of several topics and speakers relating to our field. Becky continues to work on her CIP and is currently enrolled in "Underwriting Essentials". Four inspectors including myself, are due this year for our WETT continuing education course. I have signed us up and we are waiting for a brand-new course being developed which will be delivered virtually. They figure it will be available in the next couple months and will be a full 2-day course. On another note, just a reminder that the Lindsay Farm Show 2021 was of course cancelled.

Key Factors

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Inspections Totals Previous			
	<u>2021</u>	<u>2020</u>	<u>2019</u>
Jan	0	127	143
Feb	31	101	119
Mar	0	42	120
Apr	0	0	123
May	0	0	143
June	0	0	116
Jul	0	0	157
Aug	0	0	135
Sep	0	0	128
Oct	0	11	146
Nov	0	110	132
Dec	0	64	98
Y.T.D	31	228	262
Y. End	0	455	1560

	<u>Month</u>
Property	31
Farm	0
Commercial	0
Total	31