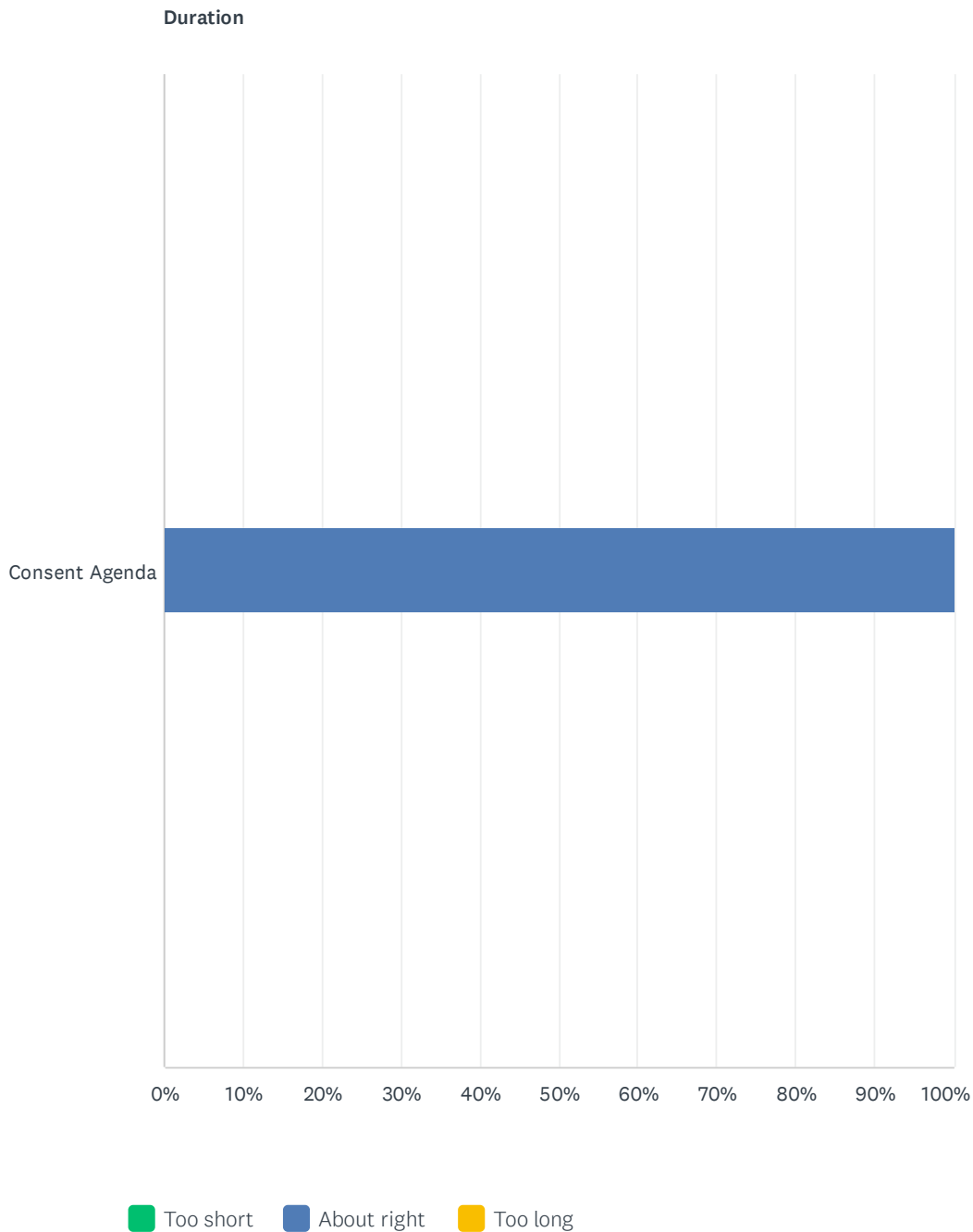


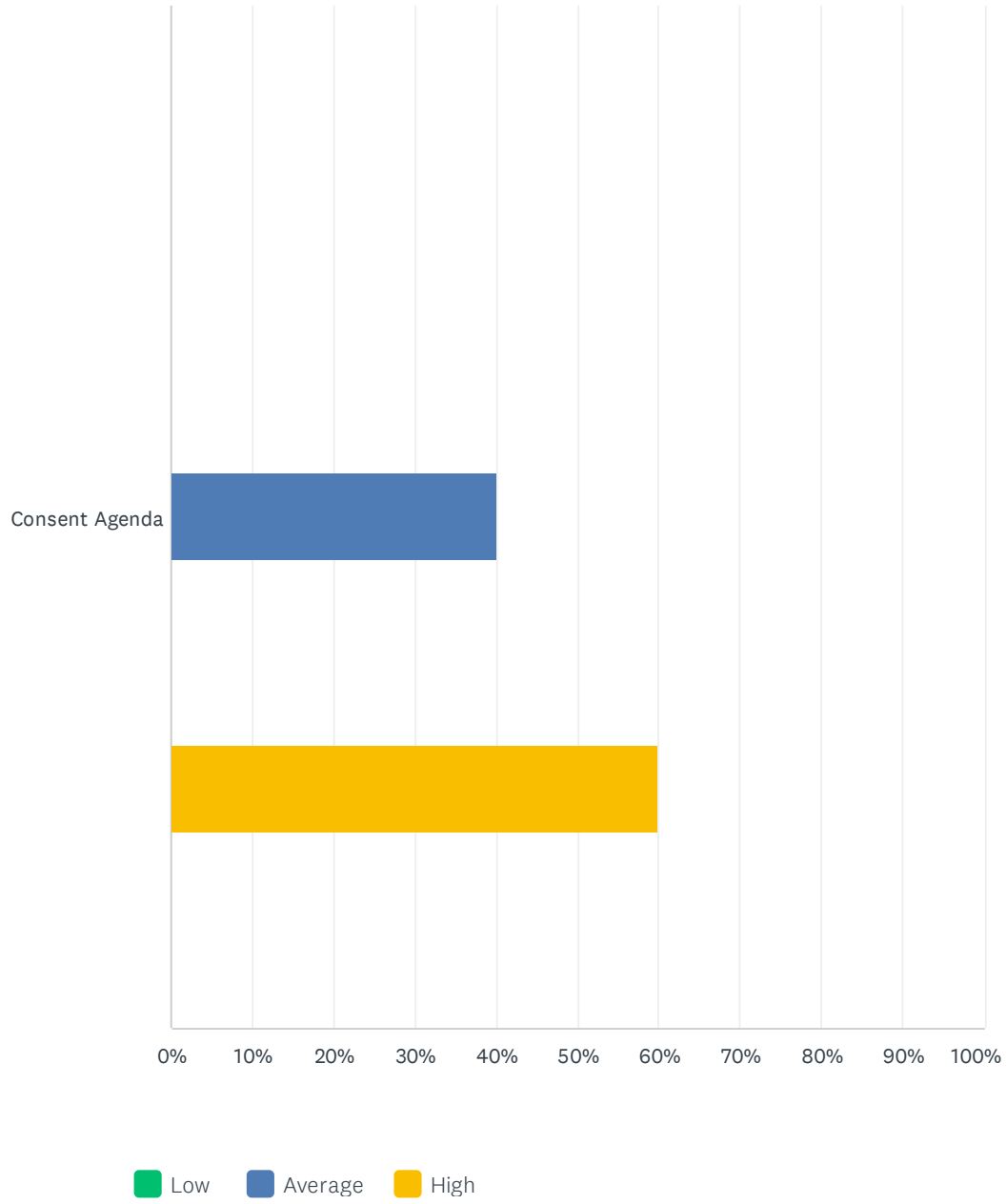
Q1 Please rate the following agenda items. Choose the quality of written and/or verbal information provided as well as the amount of that information. And finally, how was the discussion around the topic too detailed (operational) or not enough detail. Comment on anything you gave an unsatisfactory response to.

Answered: 10 Skipped: 0



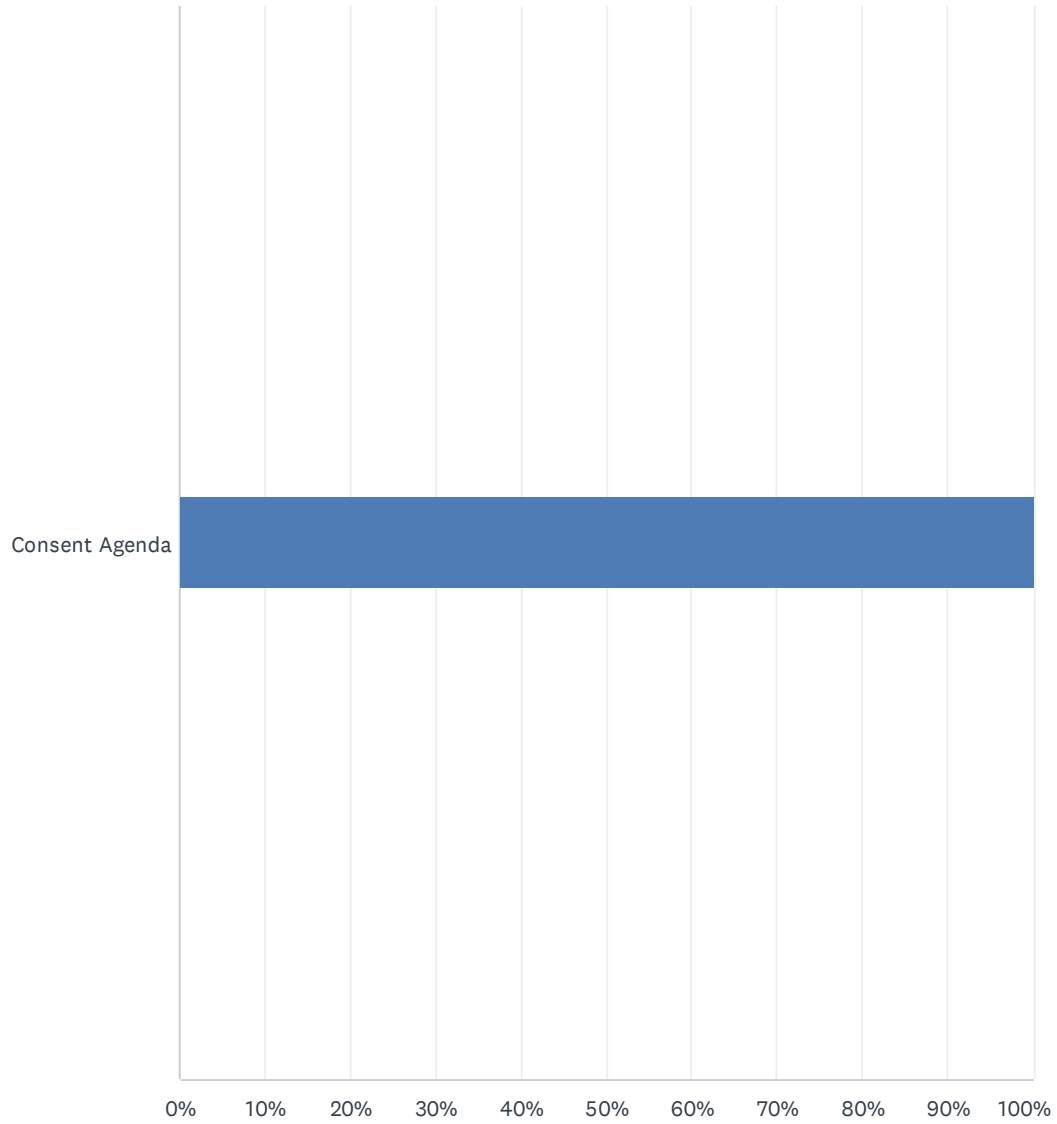
Board Meeting Review - October 21, 2021

Quality Of Info. Provided



Board Meeting Review - October 21, 2021

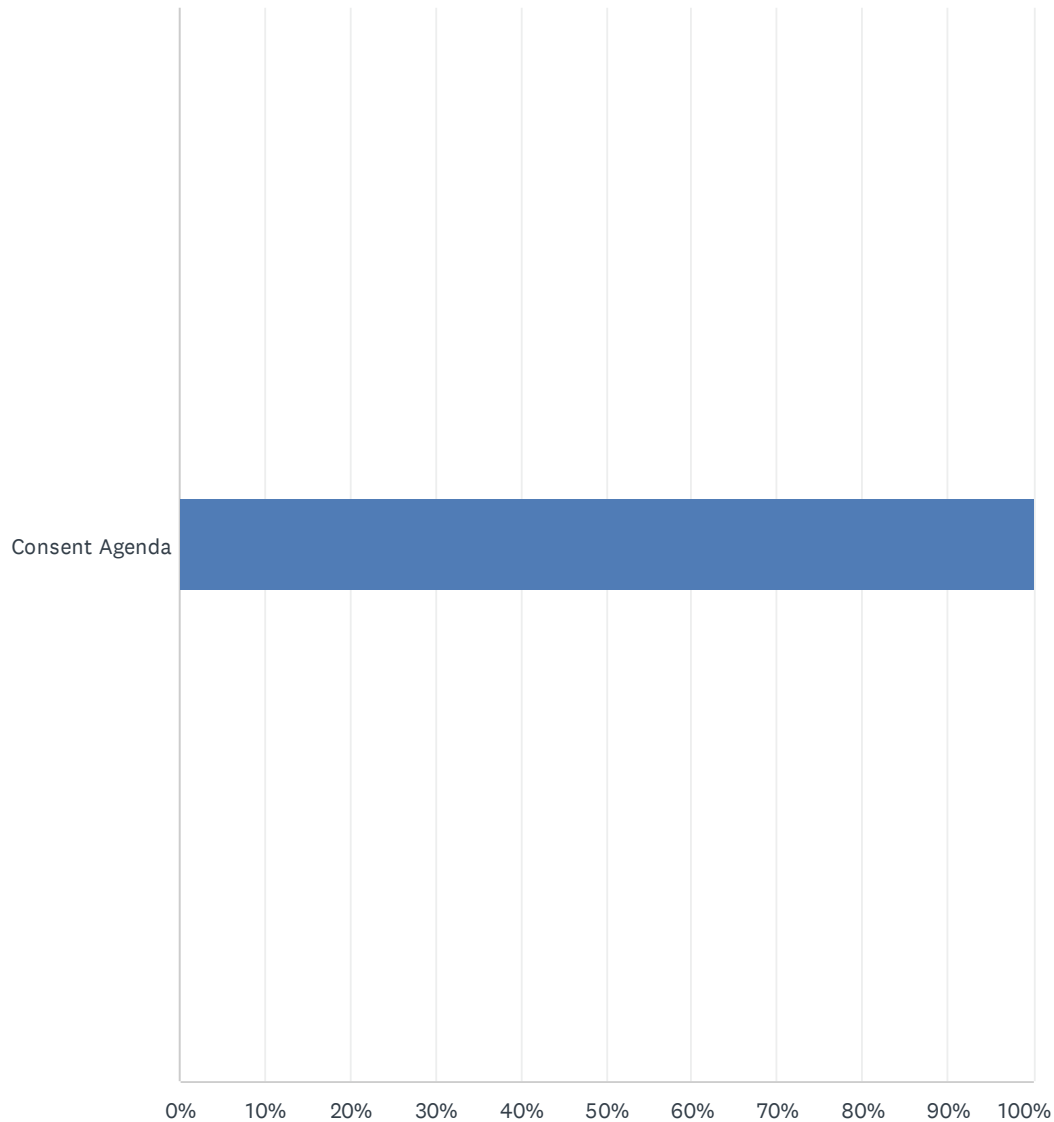
Amount of Info. Provided



■ Not enough ■ About right ■ Too much

Board Meeting Review - October 21, 2021

Discussion on topics



■ Too much detail
 ■ About right (Strategic)
 ■ Not enough detail

Duration				
	TOO SHORT	ABOUT RIGHT	TOO LONG	TOTAL
Consent Agenda	0.00% 0	100.00% 10	0.00% 0	10

Quality Of Info. Provided				
	LOW	AVERAGE	HIGH	TOTAL
Consent Agenda	0.00% 0	40.00% 4	60.00% 6	10

Board Meeting Review - October 21, 2021

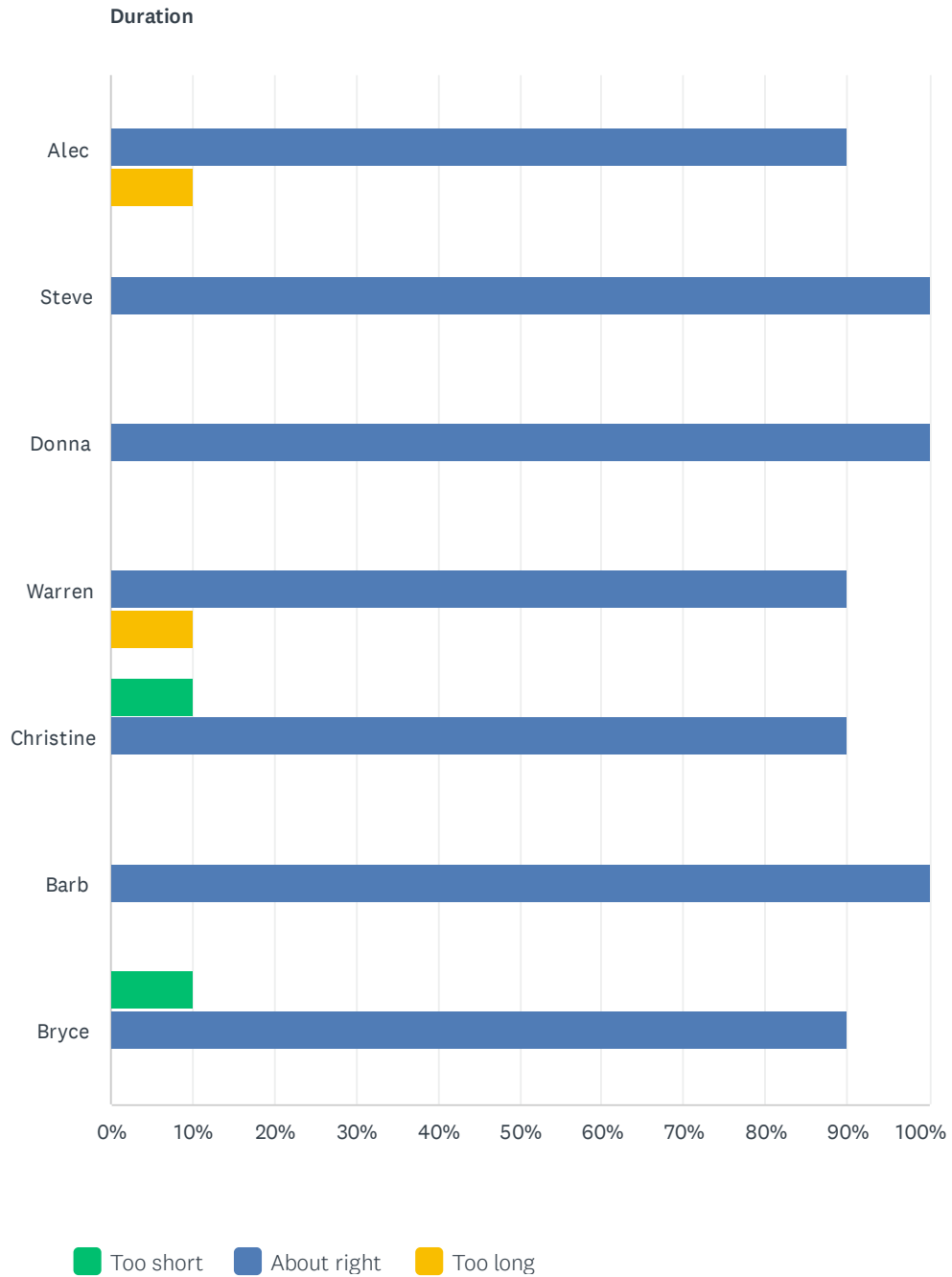
Amount of Info. Provided				
	NOT ENOUGH	ABOUT RIGHT	TOO MUCH	TOTAL
Consent Agenda	0.00% 0	100.00% 8	0.00% 0	8

Discussion on topics				
	TOO MUCH DETAIL	ABOUT RIGHT (STRATEGIC)	NOT ENOUGH DETAIL	TOTAL
Consent Agenda	0.00% 0	100.00% 8	0.00% 0	8

#	COMMENTS, BOTH POSITIVE AND CONSTRUCTIVE.	DATE
1	It will take a couple of meetings to determine what would need to be discussed during the acceptance of the consent agenda as this is usually fairly brief in past experience	10/28/2021 11:27 AM
2	This was my first meeting so difficult to rate the material and length and breadth of conversation.	10/28/2021 11:21 AM
3	Meeting so long because so many important topics	10/27/2021 5:42 PM

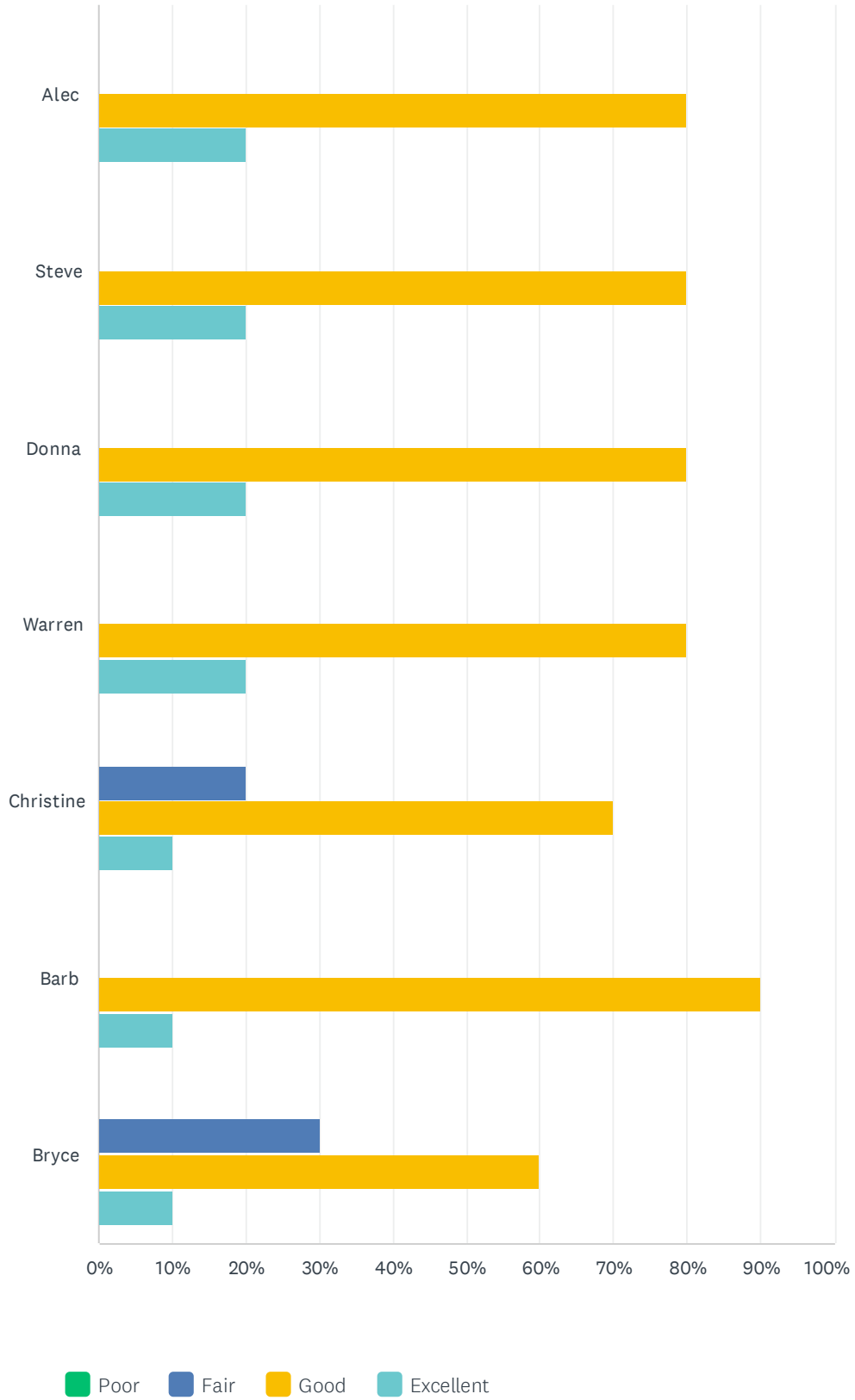
Q2 How were the management presentations?

Answered: 10 Skipped: 0



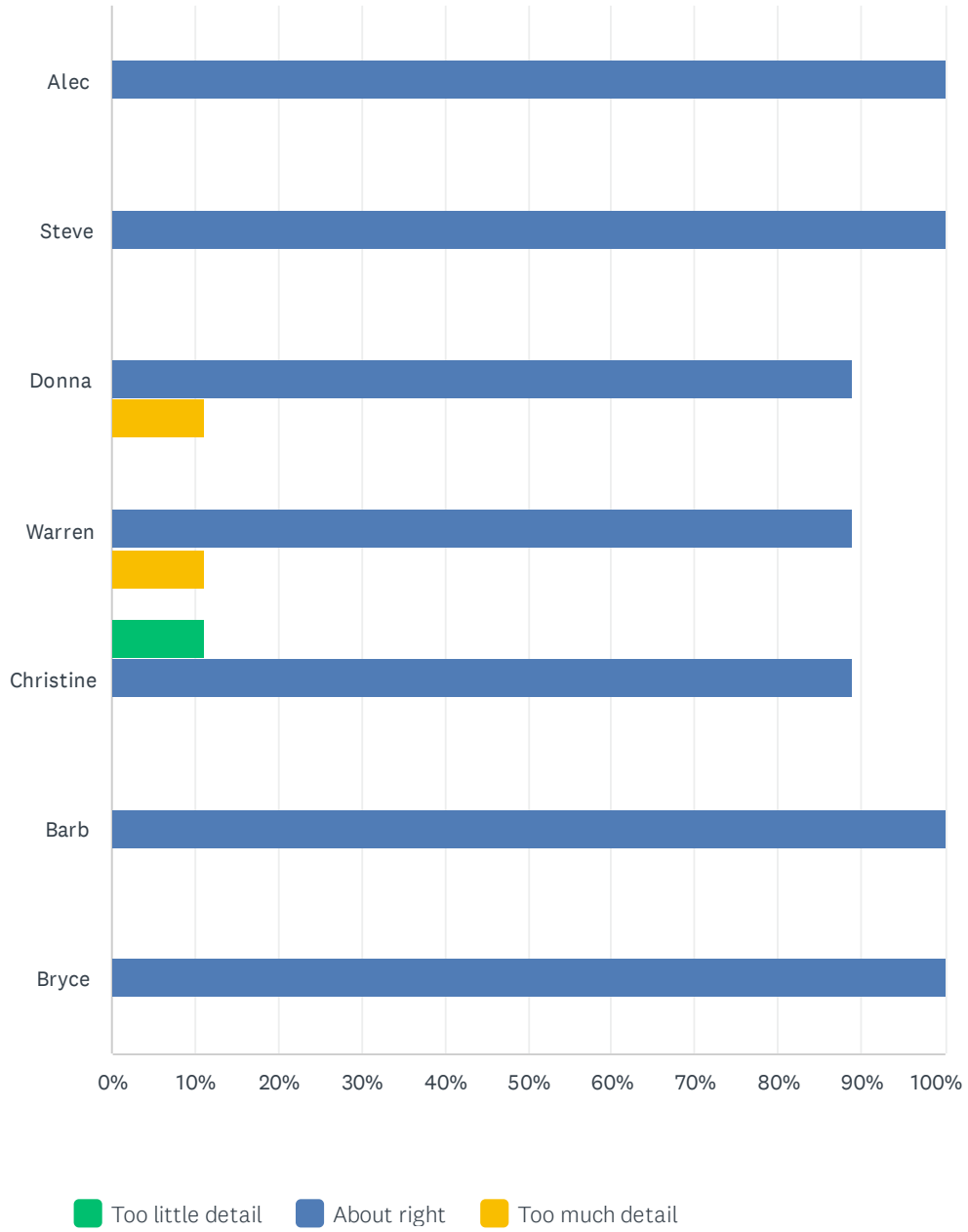
Board Meeting Review - October 21, 2021

Quality of Info.



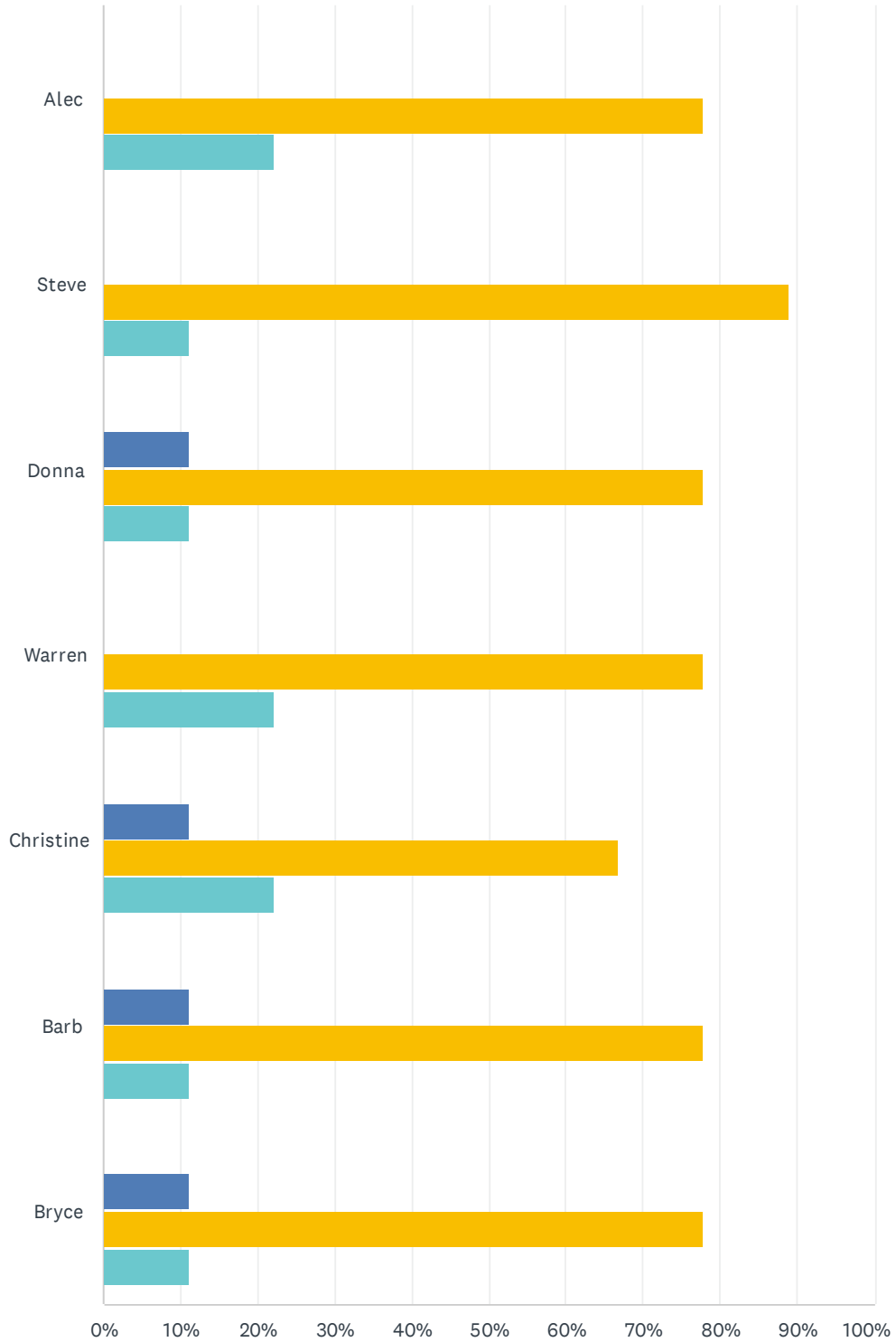
Board Meeting Review - October 21, 2021

Volume of Info.



Board Meeting Review - October 21, 2021

Presentation



Needs some work Did a fair job Did a good job Did a great job

Board Meeting Review - October 21, 2021

Duration					
	TOO SHORT	ABOUT RIGHT	TOO LONG	TOTAL	
Alec	0.00% 0	90.00% 9	10.00% 1	10	
Steve	0.00% 0	100.00% 10	0.00% 0	10	
Donna	0.00% 0	100.00% 10	0.00% 0	10	
Warren	0.00% 0	90.00% 9	10.00% 1	10	
Christine	10.00% 1	90.00% 9	0.00% 0	10	
Barb	0.00% 0	100.00% 10	0.00% 0	10	
Bryce	10.00% 1	90.00% 9	0.00% 0	10	
Quality of Info.					
	POOR	FAIR	GOOD	EXCELLENT	TOTAL
Alec	0.00% 0	0.00% 0	80.00% 8	20.00% 2	10
Steve	0.00% 0	0.00% 0	80.00% 8	20.00% 2	10
Donna	0.00% 0	0.00% 0	80.00% 8	20.00% 2	10
Warren	0.00% 0	0.00% 0	80.00% 8	20.00% 2	10
Christine	0.00% 0	20.00% 2	70.00% 7	10.00% 1	10
Barb	0.00% 0	0.00% 0	90.00% 9	10.00% 1	10
Bryce	0.00% 0	30.00% 3	60.00% 6	10.00% 1	10

Board Meeting Review - October 21, 2021

Volume of Info.				
	TOO LITTLE DETAIL	ABOUT RIGHT	TOO MUCH DETAIL	TOTAL
Alec	0.00% 0	100.00% 9	0.00% 0	9
Steve	0.00% 0	100.00% 9	0.00% 0	9
Donna	0.00% 0	88.89% 8	11.11% 1	9
Warren	0.00% 0	88.89% 8	11.11% 1	9
Christine	11.11% 1	88.89% 8	0.00% 0	9
Barb	0.00% 0	100.00% 9	0.00% 0	9
Bryce	0.00% 0	100.00% 9	0.00% 0	9

Presentation					
	NEEDS SOME WORK	DID A FAIR JOB	DID A GOOD JOB	DID A GREAT JOB	TOTAL
Alec	0.00% 0	0.00% 0	77.78% 7	22.22% 2	9
Steve	0.00% 0	0.00% 0	88.89% 8	11.11% 1	9
Donna	0.00% 0	11.11% 1	77.78% 7	11.11% 1	9
Warren	0.00% 0	0.00% 0	77.78% 7	22.22% 2	9
Christine	0.00% 0	11.11% 1	66.67% 6	22.22% 2	9
Barb	0.00% 0	11.11% 1	77.78% 7	11.11% 1	9
Bryce	0.00% 0	11.11% 1	77.78% 7	11.11% 1	9

#	COMMENTS, BOTH POSITIVE AND CONSTRUCTIVE.	DATE
1	I appreciate the format and info , but sometimes I think Warren is a bit lengthy , not extreme , but I'm not sure if all he provides is critical	11/2/2021 7:06 PM
2	I found them very informative and helpful. It will take me awhile to understand the Board's perspective on governance vs. operations.	10/28/2021 11:27 AM
3	First meeting, so unsure of type of information presented. A lot more detail from all presentations than I expected but that may be the expectations of the Board	10/28/2021 11:21 AM
4	With the time constraints everyone did a good job working around that.	10/28/2021 8:23 AM
5	As interesting as Bryce's report is and his ability to present it well is hi. As a manager report it doesn't provide measurable content	10/28/2021 7:23 AM
6	Repetitive information at times but better to be informed than not.	10/24/2021 7:04 PM
7	The venue that we had the meeting in was very hard for us to hear the managers give their presentations	10/23/2021 1:02 PM

Board Meeting Review - October 21, 2021

8 I really appreciate the amount of information provided ahead of the meeting. It is well written and laid out. It allows you to be more informed prior to the meeting. Some of the information is repetitive across departments and given to us a couple of times through the presentations. For example Donna's report comments on the the effect of underwriting and claims on the financial statements but it had already been covered in Alec's, Warren and Steve's report. Maybe Donna can touch on it briefly but move on. It might be an idea for Donna to present after Alec and have the other managers fill in the background info.

10/23/2021 8:32 AM

Q3 Provide any comments on the Reinsurance program report

Answered: 9 Skipped: 1

#	RESPONSES	DATE
1	Fairly straight forward	11/2/2021 7:06 PM
2	Very clear and appreciated the detailed explanation.	10/28/2021 11:21 AM
3	Path to profitability should be shorter with double digit increases?? Should be interesting to watch Heartlands reinsurance costs (went down last year)	10/28/2021 8:23 AM
4	Ok	10/28/2021 7:23 AM
5	Good information always a little confusing	10/27/2021 5:58 PM
6	Durations too short	10/27/2021 5:42 PM
7	Very comprehensive	10/24/2021 7:04 PM
8	The report was good. We need to have reinsurance for our big disasters	10/23/2021 1:02 PM
9	Very well presented. The comparison's make it very easy to understand.	10/23/2021 8:32 AM

Q4 Please provide comments on the Refund from Surplus report?

Answered: 8 Skipped: 2

#	RESPONSES	DATE
1	Was glad to see this moving on , not meant to be a negative answer .	11/2/2021 7:06 PM
2	Great discussion on the pros and cons of a policy. Seems that Board members feel comfortable presenting various views.	10/28/2021 11:21 AM
3	Good starting point. Will lay down the criteria for the discussion.	10/28/2021 8:23 AM
4	Good report. Lots of o good information.	10/27/2021 5:58 PM
5	Needs more time on it	10/27/2021 5:42 PM
6	All good information that was brought to a vote and finalized.	10/24/2021 7:04 PM
7	It's good to have a policy on it	10/23/2021 1:02 PM
8	This report was well laid out and gives us a road map for the future. We now have something to build on at the same time Satisfying the Auditors.	10/23/2021 8:32 AM

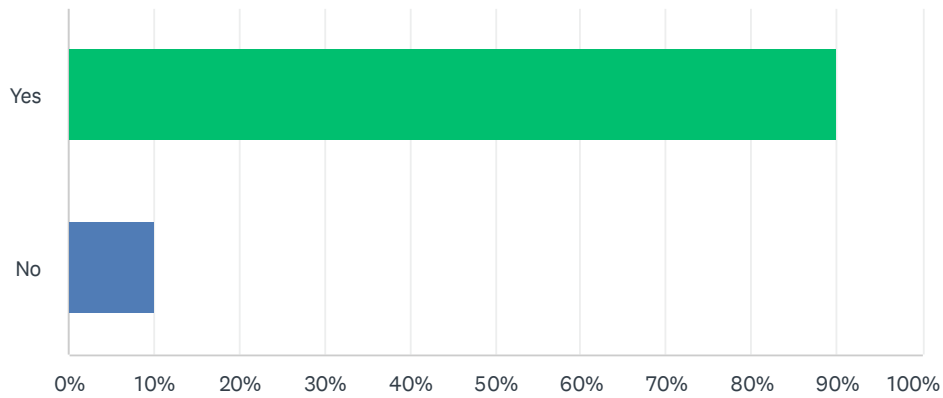
Q5 Please provide any comments on the Strategic Planning document and review.

Answered: 9 Skipped: 1

#	RESPONSES	DATE
1	It was a lot of good info and feedback from the session in august to what's was presented at the board mtg , a lot of work and a lot to follow thru with .well done	11/2/2021 7:06 PM
2	The overview was helpful and comprehensive.	10/28/2021 11:27 AM
3	Great work on the plan and how this will be operationalized. I felt the discussion around hiring specific staffing roles got a bit more 'in the weeds' than necessary versus approving the budget when presented.	10/28/2021 11:21 AM
4	A lot of things to work on.	10/28/2021 8:23 AM
5	Long and dry. Rather watch paint dry	10/27/2021 5:58 PM
6	I have seen more input by the directors	10/27/2021 5:42 PM
7	A positive process with clear opportunities to measure for HTM moving forward.	10/24/2021 7:04 PM
8	We have to have a plan so that we could have something to look forward to in the future It sets goals for the managers and the staff and the directors to keep the company doing well	10/23/2021 1:02 PM
9	The document is very through and well presented. The review was a little long and maybe just touching on the important parts of section we looked at instead of reading through would have more engagement.	10/23/2021 8:32 AM

Q6 It felt safe to question staff and to express alternative opinions/options.

Answered: 10 Skipped: 0

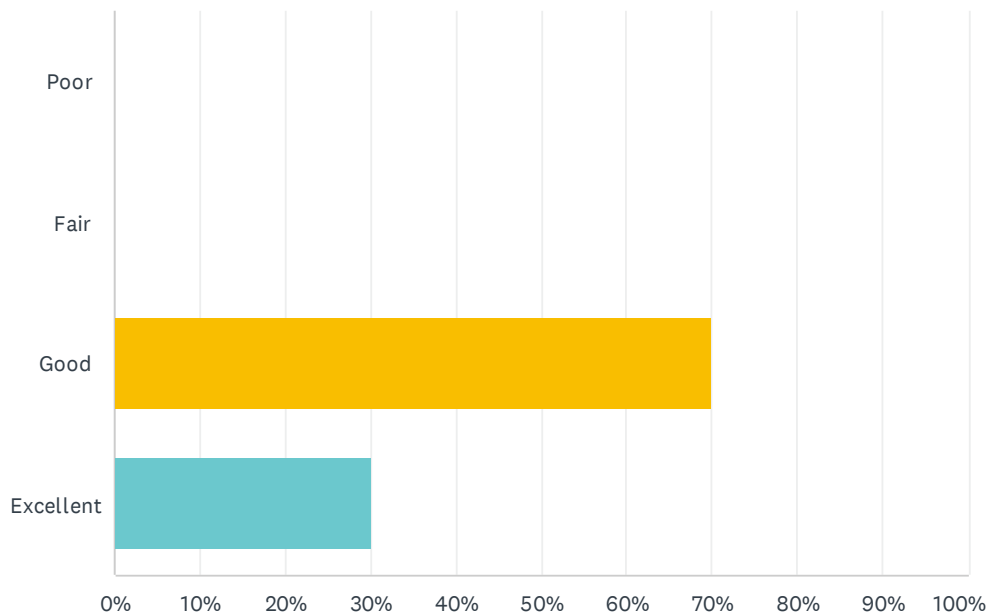


ANSWER CHOICES	RESPONSES
Yes	90.00% 9
No	10.00% 1
TOTAL	10

#	COMMENT IF NECESSARY	DATE
1	No issues	11/2/2021 7:06 PM
2	I don't think they should be in room when we are talking about final draft on strategic plan	10/27/2021 5:42 PM

Q7 Overall, how well did the structure and leadership of the meeting encourage thoughtful discussion

Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES
Poor	0.00% 0
Fair	0.00% 0
Good	70.00% 7
Excellent	30.00% 3
TOTAL	10

#	COMMENT IF NECESSARY	DATE
1	There was a lot to accomplish , may have seem a bit rushed a times but it was a lengthy agenda	11/2/2021 7:06 PM
2	When trying to encourage discussion instead of going around the room maybe pick 3 directors for the opinion and let the rest speak to those if they wish. Then move on. The next time pick 3 different directors for their comment and do the same thing.	10/23/2021 8:32 AM

Q8 Make any comments regarding improving the meeting ...

Answered: 9 Skipped: 1

#	RESPONSES	DATE
1	provide questions prior to mtg to be answered ahead of board mtg day , helps to keep things moving	11/2/2021 7:06 PM
2	I look forward to participating on the Board. I learned many things at this first meeting and appreciate the collegiality of the Board and staff.	10/28/2021 11:21 AM
3	Like the director contact agenda item	10/28/2021 8:23 AM
4	Maybe start earlier 8:30 and remove the pressure a larger agenda produces.	10/28/2021 7:23 AM
5	Good meeting. Lots of issues looked after	10/27/2021 5:58 PM
6	Too many important subjects for one meeting	10/27/2021 5:42 PM
7	Some repetition in presentations. Pros and Cons to this but something that we should acknowledge and be aware of.	10/24/2021 7:04 PM
8	The meeting went well there was a lot of material to go through It would be nice to have it back in our office board room	10/23/2021 1:02 PM
9	Though the offsite meeting location came out need, it did have a nice change to it. It might be an idea to have one of the quarterly meetings offsite each year at a different venue. It brings a fresh look to the meeting and in these times it could be very beneficial.	10/23/2021 8:32 AM