

For the Board Meeting of: 10/21/2021

Executive Summary

Over the past month, things are returning to a normal schedule for fall. Meetings carried on in September with our Cyber team. We had staff members helping with file checking to determine what was included in the data in question. It appears that we are returning to normal daily functions in the office from our shut down. Cognition + asked Warren, Donna and I to help with some advice to MMI with their property implementation. It is always nice to be able to share our experience with others just starting down the path. I attended an OMIA session that was on legal issues with COVID 19 and the workplace. OMIA also put on a Cannabis update session. This session included updates on the provincial and federal bills in place around the growing and possession of Cannabis. They highlighted the products that are now available in the market place for items such as edibles and creams. Cognition + had an automobile user group that I attended. This session reviewed some of the upcoming changes in the January 2022 rate filing. Next, came the virtual CAMIC convention. The topics of interest was the Return to Work from COVID. This discussion was lead by a lawyer and she addressed legal challenges that may present themselves. Next topic, was the scope of mental health issues that people have faced during the pandemic. The last pandemic related speaker was a professor and epidemiologist from U of T. He gave some forecasts of the timeline to come out of the pandemic. A presentation was included by Neil Alldredge, President and CEO of NAMIC. He gave a review of the history of mutuals and opportunities and challenges we will have in the future. The management team has met and reviewed the strategic plan to narrow down the projects and place items into the coming year of projects/goals to accomplish. I attended a demo session as a guest of our inspection department. This is the software that we will be switching to in 2022. The nominating committee has met and a debrief of the process that was taken to appoint 2 new directors has been documented into one file. Also, a new director orientation has taken place with each of our managers doing a short presentation of their departments. I am scheduled to attend the virtual Group E meeting which will take place just prior to our board meeting.

Update on Major Goal(s)

The work on the compliance calendar continues. This is almost completed and I expect a copy will be provided for the board at the December board meeting.

Emerging or Future Issues

I will be working with Warren on the audit of K & E policies and they will be auditing our files. The agreement between K & E and ourselves has been completed. The actual audit of files was slowed down due to our internet shut down. I have started drafting a

COVID Vaccination Policy and a Hybrid Work Policy that will be discussed with the management team. I am looking forward to participating virtually in the P & M's convention. I have also signed up for a virtual ERM conference. The focus on the 2 day meeting will be ERM & ESG Assessments, The Path to Gains from Diversity, Equity and Inclusion in the ERM program, Integrating ERM into the Strategic Plan along with several other session in regards to ERM. The live session is being held in New York City and they have offered a virtual option.

Compliance Calendar

I have been continuing to update the Compliance calendar as items arise throughout this year. This document will become a valuable template to follow in the future. Below you will see a summary of September items.

Compliance Topic	Description of Activity	Status
<i>Terrorism Report</i>	This is monthly report to FSRA	Completed
<i>2021 Auto Attestation</i>	2021 Auto Insurance Attestation	Completed
<i>Monthly MVR log</i>	This is downloaded from CGI monthly This is required as a record for possible MTO audit	Completed

Respectfully Submitted,

Barbara Dinnage

“We strive to be remarkable.”

By continuously working to be our best, we provide great service to our clients. We focus on constant improvements and finding ways to be better.