**MEMORANDUM**

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| TO: | FROM: Heather Straatman  Underwriting Manager |
| ATT:Staff | DATE: April 25, 2014 |
| RE: Agent/Broker Meeting | POLICY NUMBER: |

URGENT  FOR REVIEW PLEASE REPLY  PLEASE COMMENT

Please plan to attend an Agents/Brokers Meeting on Monday May 26, 2014 at 9:30 am in our office. As you may be aware, new automobile rate filing has been approved for July 1, 2014. The territories now have been changed to reflect postal code rating, so a full explanation of these changes will be presented.

As well, we have completed a full homeowner rate review and have made rate changes to our residential business effective July 1, 2014. This review included comparing the industry rates and our loss experience.

Due to the multiple changes to be discussed for all lines of business, it is very important your brokerage or agency is in attendance for this meeting.

I look forward to seeing you on the 26th.

Thanks,

Heather Straatman

Underwriting Manager



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