

## Debbie VanEyck

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**From:** Tom Oegema <tom.oegema@yahoo.ca>  
**Sent:** September 18, 2016 10:44 PM  
**To:** Brian Downie ; Christine Van Daele; Debbie VanEyck; Henry Miller; Joan Collins; Jodi Rich; Kevin Konecny; Kim White ; Rob Pearson  
**Subject:** Group "A" Nomination for FMRP Director

To the Managers and Directors of Group "A" Companies:

It has been my privilege and honour the last five years, to have been the Group 1 (and recently the expanded Group A) representative on the FMRP Board. It has been a steep learning curve (and a lot of work) to familiarize myself with Reinsurance, Risk Management, Governance, Strategic Planning, Regulatory oversight and relationship building at a very high level. If you read the Board Notes (formerly called Scribe Notes,) regularly, you have an inkling of the depth of detail and subject matter the FMRP Board deals with.

One of the primary functions of any Board is to provide "Oversight" and direction setting to the CEO and Senior Management. This is not easy for any new director on a board until he or she becomes familiar with the issues, problems and possible solutions in an insurance and reinsurance environment. Challenging management's assumptions and actions is necessary, but must be done tactfully and respectfully. When done right, it creates trust and confidence which allows Board and Management to work effectively.

Over the last 5 years I believe I have contributed to the healthy functioning of the FMRP Board. I believe I have gained the respect of Management and fellow directors by my questions and contributions to the discussions. During this time I have built relationships with senior partners of Guy Carpenter, our Reinsurance broker, and many of FMRP's major international reinsurers partners. Time and again these people tell us how important it is for them to get to know us to establish relationships built on trust, which results in favorable consideration and pricing of our reinsurance needs, especially when times get tough. Also, I am currently on the FMRP Audit Committee and am Chair of the Conduct Review Committee.

I have asked to be nominated for another 3 year term on the FMRP board to continue my work there and possibly be considered to join the Executive. Even though I have been a director in the Mutual system for only 15 years, far less than some of you, there is an age restriction Bylaw at West Elgin Mutual that prevents me from serving as a director there after I turn 72 in October 2017. There are ongoing discussions on whether this Bylaw is the right thing to have, but at this time it stands. The concern that Yarmouth Mutual has raised is not about my competency or health, but whether I can continue to represent Group A as an "outsider", that is not a staff person or director.

To answer their concerns, I would point out that my contact and communication with the Group will not change: I will continue to distribute the FMRP Board Notes as I do now, I will be attending the OMIA convention, the P&M, and of course any Group A meetings. I could also attend the Group A managers meetings if so desired. Any director or staff is welcome to ask for information or clarification as they do now. I do wish to point out though, that as an FMRP director it is not my primary responsibility to represent the interests of the Group, rather to consider the best interest of the company (FMRP), as you all do as directors of your own Mutuals, you put the interest of your Mutual above that of individual policyholders. Even though I may no longer be a director at West Elgin, I will still be a policyholder or member of West Elgin. My work at FMRP keeps me in close touch with happenings in our Mutual system. I would not consider myself an "outsider" if I am no longer a director at West Elgin.

I would ask that your company discuss this issue if you have not already done so and support my candidacy at our Group meeting in November.

Thank you for your consideration.

Tom Oegema