RECIProCAL 101
Why are we better?
What is a reciprocal?
History of SUMAssure

- 2000 - SUMAdvantage insurance program with Aon Reed Stenhouse Inc. (traditional Insurance)

- 2006 to 2008 – SUMA Task Force feasibility study to see if a reciprocal would work for SUMA members

- October 1, 2008 – 132 founding members committed to SUMAssure

- October 1, 2009 – SUMAssure Insurance Reciprocal launched
Mission, Vision and Guiding Principles

**Mission:**
SUMAssure is a member-owned insurance program dedicated to offering the best possible products and services at the most cost effective prices for Saskatchewan urban municipalities.

**Vision:**
SUMAssure – providing risk management solutions for all Saskatchewan cities, towns and villages.

**Guiding Principles:**
- Integrity – Our processes are fair, ethical and transparent
- Responsive – We make every effort to meet the needs of our subscribers
- Strategic – We think, plan and operate in a planned and strategic manner
- Transparent – We are open and accountable to our subscribers and partners
- Collaborative – We work in partnership with our subscribers and partners
- Innovative – We are a progressive and dynamic organization open to new ideas
- Community-Minded – We invest back into our subscribing communities
Management Board

John Enns-Wind - Chair, Town of Battleford

Dale Domeij – Vice Chair, Village of Mortlach

Glenn George - Treasurer, City of Melfort

Al Heron - Mayor, Town of Eston

Dean Josephson – Mayor, Village of Edenwold

Rebecca Otitoju – Councillor, Town of White City

One vacant position
Coverages

Basic Coverages

• Property/Equipment Breakdown
• General Liability
• Crime
• Municipal Errors and Omissions
• Boiler and Machinery
• Legal Advice and Expenses

Other Coverages

• Umbrella Liability
• Aviation Liability
• Accidental Death & Dismemberment
• Automobile
• Environmental Impairment Liability
• Course of Construction
• Wrap-Up Liability
Where are we now?

2008-132 Subscribers
2017-197 Subscribers

SUMAssure Growth

Number of Subscribers
**Town of Eston** – 16 year property insurance premium history
2001 – SUMAdvantage introduced
2008 – SUMAssure introduced
Why are we better?

• Ownership and control over your municipal insurance program

• The ability to earn equity in the program

• Stabilized premiums for members providing budget predictability

• Products and services tailored specifically to subscribers

• Creative and pro-active solutions

• Protection from external insurance market fluctuation

• Faster settlement of claims

• Risk control and risk management programs and education

• Shared knowledge
Reciprocals work.

SUMAssure works!

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