



WINTER 2017



THE

DUMFRIES POST

RECENT NEWS AND UPDATES FROM DUMFRIES MUTUAL INSURANCE COMPANY

ABOUT US

Dumfries Mutual is a local company focused on meeting the insurance and risk related needs of our community. We're passionate about servicing Cambridge, Kitchener, Waterloo, Guelph, rural Hamilton, and surrounding areas with exceptional coverage for auto, property, commercial, and liability risks.

As a mutual insurance company, we're owned by our policyholders. This means they're always at the core of our company. We're committed to creating peace of mind through strong and secure relationships.

OUR HISTORY

Dumfries Mutual was founded over 160 years ago in the Village of Roseville. We're proud to be Ontario's oldest farm mutual insurance company. We've grown from being a company that strictly wrote fire insurance to one that protects its insureds against property, liability, and automobile losses.

Dumfries Mutual continues to grow and evolve while maintaining our commitment to our policyholders. The board and staff seek to add a personal touch with every interaction. It has been our policyholders who've made our company successful since 1856.

2017 DONATIONS

We held our fifth annual charity golf tournament on June 15, raising \$19,565 for Cambridge Shelter Corporation.

We continued our long-standing partnership with Rockton World's Fair as a Platinum Sponsor.

We gave a \$100 scholarship to 43 local high schools to each give to a deserving graduating student.

We also supported:

- 4-H Ontario
- Minor sports teams
- Local fall fairs
- ...and more!



Dumfries Mutual presented Cambridge Shelter with a large cheque in the summer.

DUMFRIES TEAM 2017 MILESTONES

- Glen Nixon and Kerry Beckman both turned 60.
- Colleen Kiriakos was married in September.
- Matt Bendfeld, Shawna Dudley, and Ryan Dufton joined the team.



GROUNDBREAKING NEWS

Our staff, agents, and board of directors were thrilled to participate in a groundbreaking event on September 12, 2017. Shelley Sutton, General Manager, and Holly Huehn, Board Chair, proudly held shovels at the future site of our new office building located just south east of the City of Cambridge. Also present at our groundbreaking were Alf Geerlinks, Site Supervisor (left) and Phil Schiedel, Project Manager (right) of Schiedel Construction Incorporated.

As our Dumfries Mutual team continues to grow, there's great excitement about the additional working space the building will offer and the bright future of our organization for our policyholders. Our team plans to move into our new office by Fall, 2018.

HOME FIRE SAFETY TIPS FOR THE HOLIDAYS

1. Make sure you have working smoke and carbon monoxide detectors.
2. Inspect light strings and extension cords before use, and discard any that show sign of wear or damage.
3. If using candles, burn them in proper holders, on sturdy surfaces away from children and pets. Put out candles before leaving the room or going to sleep.
4. If using a real tree, make sure to keep it well-watered and away from sources of heat. Never use candles on or near the tree.



Source: Canada Safety Council (December 2016)

Please note this is only a partial list of seasonal home fire safety tips. For more information, please visit: <https://canadasafetycouncil.org/home-safety/home-fire-safety-tips-holidays>.

AN OFFICE WELL USED

In 1981, it was decided by the board of directors that Dumfries Mutual was in need of a new office. It was soon discovered that the old stone house at 12 Cambridge Street could be renovated for use as an office. An architect was hired and adjacent properties purchased to increase the office space by 1,800 square feet.



The Robinson family in front of their home, then known as 12 Market Street, Galt.

The granite and limestone residence was built in 1853 and home to carpenter Duncan Shepard. James McMillan bought the property in 1855, before selling it to William A. Robinson in 1873. As a veterinary surgeon, William converted the house for use as a clinic. The property remained in the Robinson family until the 1920s.

The official opening of our current office took place on September 6, 1983. It seemed appropriate to many people that Ontario's oldest farm mutual be based in a building only three years older than our company. The office underwent renovations in 1995 and 2004 to make the space more pleasant and practical for those who work here.

Our team is grateful for how well this office has served us for many years. But we're also thrilled how our future new office symbolizes our continued progression and growth.

25 YEARS AND COUNTING

Shelley Sutton is beginning 2018 by celebrating 25 years as Manager of Dumfries Mutual. She was hired on January 1, 1993, after spending over 11 years at Halwell Mutual.

Shelley has seen our company grow substantially during her tenure here. A few examples are:

- Gross premiums have grown from \$3.3 million to \$14.3 million.
- Assets have grown from \$10.5 million to \$61.9 million.
- The staff has grown from six to fourteen people.



In 2017, Shelley received the OMIA Presidential Merit Award which is presented to an individual who has demonstrated a long-term commitment to mutuality. Recipients of this award are generous contributors to their fellow mutuals and have a favourable influence on other members of the association.

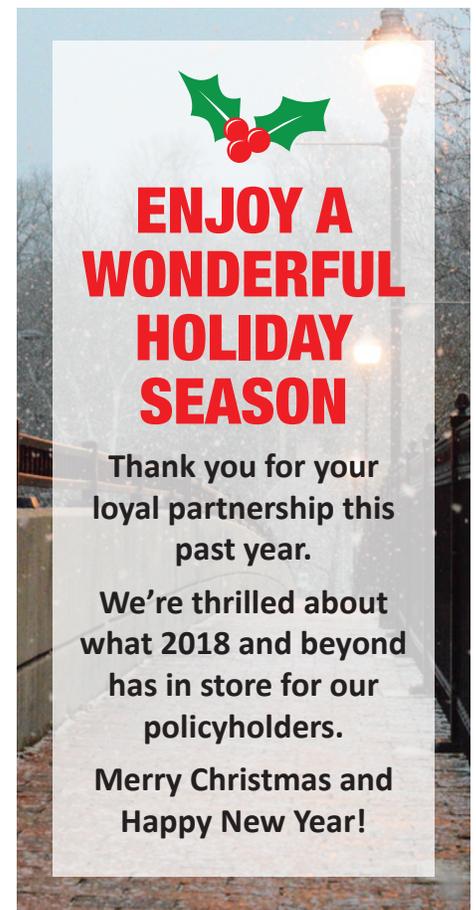
Our Dumfries team feels fortunate to have a highly knowledgeable, hardworking, and caring leader.



DIRECTOR POSITION OPENING

Dumfries Mutual is lead by a board of directors who understand the needs of both rural and urban policyholders. They're responsible for ensuring our company is headed in the right direction. All of our directors are active and deeply-rooted in the community.

Does this spark your interest? Visit the "Careers" page of our website to find a list of director requirements. After you confirm you're qualified, please email doug_patton@hotmail.com.



MEET OUR DUMFRIES MUTUAL TEAM AND BROKERS



DIRECTORS

Holly Huehn, Chair
Kitchener

Scott Rounq, Vice-Chair
St. George

Bruce Dickieson
Guelph

Chris Hamilton
Oakville

Anne Jones-Abel
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Controller

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Accounting Assistant

Megan Rooney
Office Manager

Cheryl Duncan
Property Underwriter

Kim Griffin
Underwriter

Hilary Toth
Auto Underwriter

Jeremy Webster
Property Underwriter

Matthew Bendfeld
Claims Representative

Janice Brooks
Claims Representative

Shawna Dudley
Accident Benefits Specialist

Kerry Beckman
Clerical

Gerry Wiens
Information Systems Manager

Ryan Dufton
Marketing and Communications
Specialist

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Contact us for a quote today! Let's get started.

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