



Communiqué

National Guarantee GOLD®

On May 1st, 2011 Robert Dempsey announced a number of appointments including Dean Bast, National Vice President – Guarantee GOLD®, who is responsible for the development and expansion of Guarantee GOLD® in both Canada and the United States.

Further to this announcement we have realigned our Personal Insurance operations into two distinct product lines – Guarantee GOLD® under the leadership of Dean Bast and Guarantee Superior (formerly branded as Regular) under the leadership of Ron Burns. This realignment has been made in order to accomplish our strategic plans for profitable business growth. Our strategic plans include expansion into new geographic areas, products enhancements, technological upgrades, organizational changes and enhancement of performance standards in order to exceed our broker partner's expectations.

Guarantee GOLD® – Ontario

In Ontario we will centralize, in Toronto, the management team responsible for the operations, underwriting and broker distribution of the Guarantee GOLD® product line. In order to avoid any business disruption, brokers in Ontario will continue dealing with the office they are currently assigned to (Woodstock or Toronto).

To meet our strategic objectives, the following appointments will be made effective November 1st, 2011:

Management / Underwriting

- **Janet Miller** is promoted to the position of Manager, Guarantee GOLD®, Central & Atlantic Region. Janet is responsible for the Guarantee GOLD® Operations for the Toronto and Woodstock offices as well as the Maritimes. Janet reports to Dean Bast.
- **Darlene Leggett** is promoted to the position of Manager, Underwriting Standards, Central & Atlantic Region. Darlene is responsible for the Guarantee GOLD® underwriting standards for the Toronto and Woodstock offices as well as for the Maritimes. Darlene reports to Janet Miller.

Distribution – Guarantee GOLD® Portfolio Managers

- To enhance our service to brokers in Central & Atlantic Region; **Angie Menard**, **Cheryl Douglas** and **Kathryn Braun** are promoted to Guarantee GOLD® Portfolio Managers. Each of these individuals is responsible for the Underwriting Management of a portfolio within each brokers office. They will report to Janet Miller.

Claims

- We also have plans to enhance our Claims department to make it even better than it is today. As you know, we monitor our performance on all Guarantee GOLD® claims by a claims

survey upon the completion of each claim file. We are happy to report that we continue to achieve 95% + satisfaction rating on our claims service. In the future to meet the challenges and policyholder expectations we will be looking at a National Call Centre, 24/7 Intake, enhanced technology solutions, all with a focus to deliver claims service second to none. Look for more information in 2012 in the claims area.

Loss Control

- We are also pleased to announce that **Emma Mehler** is appointed to Manager, Loss Control, Central & Atlantic Region. Emma has been with The Guarantee as in-house Loss Control Representative, for the last 4 years. Loss Control/Home Appraisals is a value-added service provided on all new Guarantee GOLD[®] policies along with periodical updates on subsequent renewals. This is a very valuable service delivered by our in-house staff of professionals and team of carefully selected independent firms.

Guarantee GOLD[®] – Canada

In the near future, in conjunction with Alex Campbell our Regional General Manager, Western Canada, we will have more news as we build out Guarantee GOLD[®] in the provinces of British Columbia and Saskatchewan. Brokers in Manitoba and Alberta will continue to be serviced by the Woodstock office. We also plan on increasing to a national presence by expanding into Atlantic Canada, which will be serviced by our Toronto GOLD[®] Centre.

Lori Borland-Hodge is promoted to a Guarantee GOLD[®] Portfolio Manager for the provinces of Alberta and Manitoba. Lori reports to Dean Bast.

In Quebec, **Daniel Richard** is the Vice President, Personal Lines, responsible for the development and expansion of Guarantee GOLD[®] in the Quebec Region. Since May 2011, Daniel has been developing and deepening our business relationships with our Broker Distribution Network to expand our market share and success in the Quebec Region.

We would like to congratulate the foregoing staff members for the appointments and wish them success in their new roles as we expand Guarantee GOLD[®] across Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA is committed to take Guarantee GOLD[®] and its suite of products across Canada and the United States.

For more information or to learn more about Guarantee GOLD[®] and obtain a brokerage contract for your high net worth book of business please contact Dean Bast by e-mail dbast@GCNA.com or call him at 1-800-268-6617

Yours truly,



Robert Dempsey
President & COO



Richard Pouliot, BAA, CA
Regional Vice President, Eastern Canada

Toronto, November 1, 2011