



Communiqué

Guarantee SUPERIOR Product

On May 1st, 2011 Robert Dempsey made a number of appointments including Ron Burns, National Vice President – Standard Personal Lines, responsible for the development and expansion of our Guarantee SUPERIOR products with our Broker Partners.

Further to this announcement we have now realigned our Personal Insurance operations into two distinct product lines (Guarantee GOLD[®] under the leadership of Dean Bast and Guarantee SUPERIOR under the leadership of Ron Burns) in order to accomplish our strategic plans for profitable business development. Our strategic plans include growth in certain geographic areas, products enhancements, technological upgrades and enhancement of performance standards in order to exceed our broker partner's expectations.

Guarantee SUPERIOR – Ontario

In Ontario we will centralize, in Woodstock, the management team responsible for the operations, underwriting and broker distribution of the Guarantee SUPERIOR product line.

In order to meet our strategic objectives the following appointments will be made, effective immediately,

Distribution – Guarantee SUPERIOR Portfolio Managers

- In order to create optimum performance in Ontario; **Daryl Lewis** and **Cathy Gilroy** are being promoted to Guarantee SUPERIOR Portfolio Managers, each responsible for the management of a portfolio of brokers. **Daryl** has been with the Guarantee for 16 years in the Personal Lines Department underwriting both Auto and Residential business. **Cathy** has been with the Guarantee since 2010 and has previous experience with a large Canadian insurer located in Southwestern Ontario handling both Auto and Residential underwriting positions.
- **Joanne Anderson** has agreed to join the Guarantee Company as a third Guarantee SUPERIOR Portfolio Manager. **Joanne** has spent most of her career with a large brokerage in the Hamilton region taking care of the Private Client Services group for that brokerage. Her knowledge of how brokers work will be invaluable to the Guarantee.

All three will report directly to Ron Burns.

Claims

- At this time we have plans to enhance our Claims department making it even better than it is today. We are happy to report that we continue to achieve a plus 95% satisfaction rating on our claims service. In the future, to meet the challenges and policyholder expectations, we are 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 from the Claims area.

Loss Control

- We are also pleased to announce that **Emma Mehler** is being appointed Manager, Loss Control for 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 to SUPERIOR Product policies along with periodic up dates on subsequent renewals. This is a very valuable service delivered by our in house staff of professionals and team of carefully selected independent firms.

National Standards Management

- **John McCartney** is promoted to the position of National Manager – Personal Lines Underwriting Standards based in our Toronto office. He is responsible for the Underwriting Standards and product development for our Guarantee GOLD® and Guarantee SUPERIOR products. John has been with the Guarantee Company since 2004 as the Underwriting Manager in Woodstock. John will report directly to Ron Burns.

We would like to congratulate the foregoing staff members for the appointments and wish them success in their new roles as we expand our SUPERIOR Product.

THE GUARANTEE COMPANY OF NORTH AMERICA is committed to make the SUPERIOR Product line, more than ever, open for business with our Broker Partners. For any information or inquiry as to how this will be achieved, please contact Ron Burns by e-mail rburns@gcna.com or call him at 1-800-265-GCNA (4262) extension 2500.

Yours, truly



Robert Dempsey
President & COO



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

Toronto, November 15, 2011