



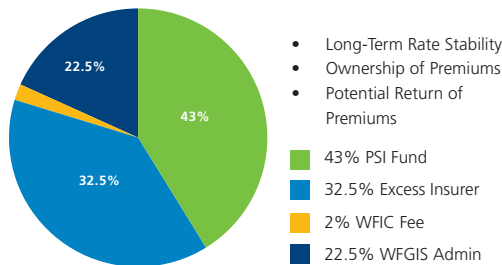
Great News! \$694,381 Return of Premium

The Canadian Rental Association and Group Insurance Solutions are very pleased to announce that the CRA Insurance Program has continued to perform well, resulting in another member-owned surplus. In April 2016, **\$694,381** will be returned to the participants of the CRA Insurance Program. This totals \$4,078,398 of returns since 2009.

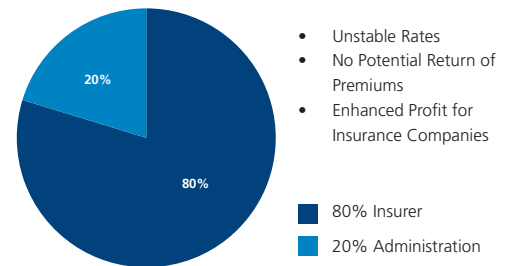
“PROTECTED SELF-INSURANCE” VS. TRADITIONAL INSURANCE:

If this were a traditional insurance program, all participants’ premiums would stay with the insurer that would be responsible for paying all claims. The insurers would also keep all of the remaining premiums, regardless of how low claims were during the years. Under the CRA Insurance Program’s PSI model, when claims are low, there is an opportunity for a return of premium.

PSIP - Benefits



Traditional Insurance Program



How Premium Returns are Calculated:

The calculations are simple: Returns are payable to those properties participating in the Program at the time of the premium return, based on the percentage of the total continuous Program premium paid by the property in the previous three policy years, compared to the total premium of all clients for the period. This percentage will be applied against the total amount of return premium.

Essentially, the longer a property has participated on the program, the greater its percentage of entitled premium return. **A rental dealer that has been a CRA Insurance Program member since June 1, 2012 will receive a premium return of approximately 15% of annual premiums.**

October 2009	Premium Return	\$660,369
April 2011	Premium Return	\$447,205
April 2012	Premium Return	\$508,745
April 2013	Premium Return	\$712,732
April 2015	Premium Return	\$1,054,966
April 2016	Available for Return	\$694,381
Total		\$4,078,398

Date of Return of Premium:

Cheques will be distributed during the month of May to qualified members.

Future Returns:

Additional amounts will be returned in the future to then-qualifying properties as future surpluses are accumulated.

If you currently aren't a participant of the insurance program and are interested in joining, please contact : **Thom Proch | Manager, Commercial Sales | thom.proch@westernfgis.ca | ext. 7313**



For premium return questions or questions relating to the CRA Insurance Program please call Western Financial Group at 1-800-665-8990:

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