



**THE FIRST
TWENTY FIVE YEARS**





Peace Hills Insurance Building, Edmonton, AB

INTRODUCTION

It's a story that begins 25 years ago. Pierre Trudeau was Prime Minister of Canada and Peter Lougheed was Alberta's Premier. Terry Fox succumbed to cancer after capturing the admiration and support of Canadians across the country. "Bette Davis Eyes" topped the charts and "Raiders of the Lost Ark" took theatres across Canada by storm. The Edmonton Oilers drafted Paul Coffey, Jari Kurri and Andy Moog to support Wayne Gretzky and build a Stanley Cup contending team.

It was a time of romance: Lady Diana Spencer and Prince Charles were married, as millions of people across the world watched on television. And it was a time of tragedy: AIDS was identified and diagnosed for the first time, and the New York Islanders won the Stanley Cup.

It was a time of vision: in Hobbema, Alberta, the Samson Cree Nation – led by Chief Jim Omeasoo and later his successor Chief Victor Buffalo – decided it was time to invest the Nation's oil and gas royalties and diversify their holdings. In 1981, the dream that would become Peace Hills General Insurance Company was born.



PEACE Hills
GENERAL INSURANCE COMPANY

FORMATION AND OBJECTIVES

March, 1982

The formation of a general insurance company by Albertans is relatively unusual, and therefore, very exciting. Consequently, we are delighted by the prospects and optimistic about the future.

To share our optimism we believe a short explanation of our formation and objectives may be beneficial.

Samson Management Ltd., is the operational wing of Samson Tribal Holdings Ltd., and under this corporate structure we are, and will continue, to diversify our holdings. In line with our general philosophy to diversify, the council decided in early 1981 to investigate the feasibility of starting an Alberta based general insurance company. Following the decision to proceed, we purchased The Edmonton Canadian Insurance Company charter, a document which is very broad in that it excludes only life and hail.

General management of the Company rests with E.C.I.C.

Insurance Managers Ltd. who are responsible for the day to day operation; while our President, Mr. Holt, is responsible for the overall conduct, image and profitability of the Company.

We fully appreciate and understand the cyclical nature of general insurance, and consequently, are committed to a very long range objective. With the dedicated commitment of our staff and appointed brokers, we anticipate expansion within Alberta and ultimately into other Provinces.

There is no doubt that we intend to become a viable force in the market place through the support of our agents. This goal, however, will only be accomplished through an established record of integrity, respect and hard work.

Chief Victor Buffalo,
Samson Indian Band.

THE EIGHTIES

1981 Dream Catchers – Investing Wisely

The path the Samson Cree Nation took in establishing Peace Hills Insurance was not a straight one. In 1981, Chief Jim Omeasoo lead them in a new direction, with the goal of investing their oil and gas revenues in new ventures. They persuaded David Nicholson to leave his job with the federal government and become the General Manager of Samson Management Limited, which handled the management of their investments. His job as economic development officer was to help with asset diversification and to scout out potential business ventures.

At a dinner party given by a mutual friend, David was introduced to Tom Sadd, a respected Edmonton Broker and President of Wood Sadd Insurance. That evening they discussed the diversification project. David knew that financial institutions offered sensible and solid investment potential. He was also aware that the four pillars of financial institutions are trust companies, banks, general insurance and life insurance companies. Since they already owned a trust company (Peace Hills Trust) and had considerable shares in a bank (Western Canadian Bank), it was reasonable to investigate whether there might be an insurance company available for purchase. David understood this would not be an easy proposition for several reasons: 1) insurance companies aren't usually available for sale, 2) there are tremendous purchase and start-up costs, 3) start-up could only be incorporated through an Act of the Legislature 4) the legislative procedure can take a very long time and 5) as far as anyone knew, there had never been an aboriginal-owned insurance company – not just in Alberta, but in North America. As luck would have it, Tom Sadd was the perfect contact to help the Samson Cree Nation on all five accounts! Who could have guessed that this informal dinner discussion would develop into such a successful partnership!



Chief Jim Omeasoo



David Nicholson



Tom Sadd



Original Board of Directors: (from left to right) Bill Green, Roy Louis, John Coulter, Todd Buffalo, Rex Anthony, David Nicholson and Tom Sadd

Securing an Insurance Company Charter

Specifically, Tom was aware of a provincially chartered insurance company. The Canadian Surety Company out of Toronto had a dormant charter of The Edmonton Canadian Insurance Company for sale. Acting on this tip, they sent Tom to Toronto to purchase the charter for the mean sum of \$550,000 in securities. Although the offer was informally accepted by Canadian Surety in Toronto, final sale approval was still required from the Surety Head Office in San Francisco. Meanwhile, their securities investments took off in the Stock Market, and by the time a formal approval for purchase was secured, David Nicholson says “they were able to get the charter for practically nothing”. Shortly thereafter, they applied to the Corporations Branch to change the name to the Peace Hills General Insurance Company. Peace Hills Insurance was licensed to sell insurance of all types except hail and life throughout Alberta. As of July 1982, Peace Hills was the first new Insurance Company to be chartered in Alberta in 25 years.

Setting up Shop

The first Board of Directors for Peace Hills Insurance consisted of Rex Anthony, Todd Buffalo, John Coulter, Bill Green, Roy Louis, David Nicholson and Tom Sadd. As Chair of the Board, David was responsible for overseeing the hiring of staff, who in turn would open a head office, create underwriting philosophies, pull together wordings, develop a competitive product and establish a network of brokers to represent PHI and market this product.

A big challenge lay in launching the day-to-day running of the insurance company. David and Tom went to Toronto to meet with Rex Anthony, whom Tom had first met during his tenure as president of the Canadian Brokers Association. Rex was from St. John's, Newfoundland and had considerable expertise to offer Peace Hills.



First Edmonton office, 1982



Bill Holt, first President of PHI

He had started up and owned the Insurance Company of Newfoundland in the late 70's. While they were in Toronto, Tom and Rex dealt with various Peace Hills re-insurance concerns.

When they had secured the charter and the mandate to become operational, Tom and Rex created E.C.I.C. Insurance Managers Ltd. They subsequently contracted themselves out to Samson Management to oversee Peace Hills startup and provide advice on day-to-day operations. The understanding was that Tom and David would hire a President and Rex would come to Alberta on a fairly regular basis to guide the operational start-up and monitoring.

Rex had just the character and background needed for a start-up insurance company in Alberta. He was experienced, he was smart, and coming from Newfoundland, he knew what it was like to be “the little guy” in Canada.

Selecting a Leader

David, Tom and Rex wanted to find just the right individual who could not only serve as first President of Peace Hills, but also work collaboratively between E.C.I.C. Insurance Managers Ltd. and the company owners. Bill Holt was the successful candidate. Bill had served in Edmonton as Branch Manager for Century Insurance, and at (then) Aon Reed Stenhouse he had served as Manager of the Personal Insurance Division and Executive Manager of Commercial Accounts. David recalls that Bill was a very competent insurance executive who was looking forward to a new work challenge. Tom describes Bill as “deadly honest and very well connected”. Bill was given the tricky task of persuading two dozen independent brokers to become charter members of a totally unknown, aboriginally-owned, Edmonton-based insurance company. Fortunately, Bill was in his element when working with Brokers and Tom credits Bill with “creating the culture” of Peace Hills which was based on Broker-relationships, family, and fun!



Rex Anthony



First staff members: (from left to right) Debbie Kassam, Lois Koziak, Susan MacDonald, Brenda Schraeder (Simioni) and Diane Strashok (Brickner)

Bill was excited to accept the challenges that go along with being the first President of an insurance company. He knew that very few people in the world are afforded the opportunity to be involved on the ground floor with setting up a brand new insurance company. But it was a little lonely: for almost half a year he was Peace Hills' only employee, while they waited, first for the charter and then for Indian Affairs to release the capital for the Company's purchase.

Selecting the Right Staff with the Right Stuff

People have always been – and will continue to be – the cornerstone of Peace Hills' success. Bill Holt says the best thing he ever did for Peace Hills “was hire Diane Strashok (Brickner) & Brenda Schraeder (Simioni)!” From their reflections on the hiring process, it's hard to determine which was the stronger – Bill's power of persuasion, or a combination of Diane and Brenda's trust, pioneer spirit and perhaps some naivete thrown in for good measure.

Brenda had served as Bill's executive assistant at Aon Reed Stenhouse. The two had worked well together at Aon. They trusted, respected and appreciated one another's considerable expertise and personalities. Brenda laughingly recollects Bill's phone call to her, early in December of 1981, “Bender – it's time. Come work for Peace Hills.” Brenda did just that – much to the surprise of her colleagues at Aon. Brenda says frankly, “Talk about trust. That's just how it was with Bill.”

Although he did not know her on a personal level, Bill had learned about Diane's eight year success story as a commercial underwriter with the Royal Insurance Company. When Bill invited Diane to lunch to see if she would consider leaving her (secure!) job at the Royal and become Peace Hills' first General Manager, Diane remembers Bill made the offer sound so enticing and exciting she didn't even consider saying no to what he described as the opportunity of a lifetime.



The original Peace Hills Insurance office

It takes a Village... Industry Support in Getting Started

On December 14, 1981 these brave and slightly bewildered souls assembled for their very first workday at Peace Hills General Insurance. Peace Hills was the first new insurance company to be created in Alberta in over twenty years. In 1981 it was one of only two Alberta-owned insurance companies.

For two months the trio busied themselves creating wordings, typing rate manuals, designing policies, and appointing and securing contracts with brokers. They remember how appreciative they were of the considerable assistance and support they received from their industry competitors. The 'so-called' competition was good enough to share parts of wordings and manuals. Some of their compatriots (Leonard, Hirst & Miller) even brought them champagne and caviar when Peace Hills sold its first policies. The offers of help clearly indicated both an industry-wide respect for these three individuals and a genuine desire to see the Samson Cree Nation succeed with this rather daunting endeavor. It seemed as if everyone recognized there was plenty of business in Alberta for an additional competitor and no one wanted to see an upset in the marketplace.

The fact that at least twenty-four brokers performed a significant 'leap of faith' and signed on with Peace Hills is still a source of amazement, appreciation and pride for Bill, Diane & Brenda. Peace Hills' tight partnership with its brokers is still highly valued today.

The calm before the storm...

In February of 1982, the flurry of activity came to a grinding halt until July of that year while the Samson Cree Nation waited to receive \$2.5 million that was being held in trust by the federal government. This money provided the necessary capital for start-up operations and to cover the cost of any claims. With a quiet phone, two

Peace Hills Insurance - Original Insurance Brokers

Central Agencies (Camrose)

Foster Park Baskett Insurance Ltd. (Edmonton)

Grandin Agencies Ltd. (St. Albert)

Grandin Agencies Ltd. (Morinville)

Marusin Biggs Insurance Brokers Ltd. (Edmonton)

Shawnlee Insurance Brokers Ltd. (Edmonton)

Treasure's Insurance Inc. (Edmonton)

Wetaskiwin Agencies Ltd. (Wetaskiwin)

Wood Sadd Insurance Ltd. (Edmonton)

Kenny-Rust Insurance Ltd. (Calgary)

J.S. Poole & Associates (Calgary)

Johnson-Connor Agencies Ltd. (Stettler)

Geo. R. Parslow Insurance Ltd. (Edmonton)

Farrell Sadler Insurance (Edmonton)

Ingram Stuart Insurance Services Ltd. (Edmonton)

H. B. Urquart Ltd. (Peace River)

Stevenson Insurance (Edmonton)

Harvey-Hughes Insurance Ltd. (Edmonton)

Millar Homynych Inc. (Edmonton)

Del Fisher Insurance (Calgary)

Denis Fields Insurance (Calgary)

Prairie Villa Insurance Ltd. (Grande Prairie)

Stuart Gradwell Insurance (Edmonton)

Roberts-McLure Insurance Services Ltd. (Edmonton)



First policy holders: (from left to right) Reg and Hazel Irving, first auto policy holders, Arnup Louis, Chairman of the Board, and Marion and Terry Stewart, first homeowner policy holders

restless co-workers and twenty-four brokers patiently waiting to do business, Bill recalls it was “Okay, now what?!” Furthermore, “No one wanted to go on holiday in case the ‘big cheque’ came in”. Instead of feeling frustrated, impatient or second-guessing their job switches, Diane only recalls how deeply the threesome bonded during that four month waiting period. Perhaps it was then that the ‘positive, strong relationships and family-first’ philosophy was born. The Peace Hills philosophy also includes the notion, “if you can’t have fun while you’re doing your job, then why are you here?” To be sure, there was the odd crib game played and cross-word puzzle completed during the waiting period, but mostly some great conversations transpired which forged both the Peace Hills’ philosophy and the camaraderie.

The ‘big cheque’ finally arrived, and on July 16, 1982 the company became operational with re-insurance assistance from Canadian International Re-Insurance Brokers and guidance from Rex Anthony and his Newfoundland colleague, Roy Care. The first Peace Hills office was located in 5,000 sq. ft. of office space on the ground floor of (then) Wood Sadd Insurance in Edmonton’s west end at Suite 100, 17409-107 Avenue. It was definitely a no-frills beginning. The furniture consisted of three small desks clustered around a post, which featured the sole electrical outlet. Later on, Diane and Brenda bought and assembled filing cabinets and shelves themselves, under Bill’s slightly less than capable supervision.

First Policies

On July 16, 1982, Mrs. Hazel Irving, mother-in-law of broker Tom Basket bought Peace Hills’ first Auto policy A10001. ‘The little company that could’ proudly insured a 1980 Volkswagen Rabbit and a 1976 Trillium trailer for the annual sum of \$395. Two weeks later on July 31, 1982 Peace Hills sold its first Property policy P10001 to Mr. Terrance J. and Mrs. Marion E. Stewart for a single family dwelling and at a price of \$665.



Framed first policies at Head Office, Edmonton



Bill Holt, Julian Koziak and Chief Jim Omeasoo at official ribbon cutting



Bill Sadler, Ken Shelley, Diane Strashok (Brickner) and Keith Bullock.



The Board of Directors of
PEACE HILLS GENERAL INSURANCE COMPANY
Takes Pleasure in Announcing
And Inviting You to Attend
The Official Opening of
Our Corporate Head Office at
Suite 100, 17409 - 107 Avenue.
Edmonton, Alberta
on the thirtieth of September, 5:00 p.m.
Cocktails and Hors d'Oeuvres

RSVP
by September 23
Brenda Schraeder
Peace Hills General
Insurance Company
(403) 483-0696

The same day, Peace Hills sold its first Commercial policy C10001 to the Black Bull Steakhouse for \$1726.00. We were on our way! Today, all of the above special documents are framed and hanging in the coffee lounge at the Head Office of Peace Hills in Edmonton.

Opening Ceremonies – Peace Hills Insurance

Official opening ceremonies were held at Peace Hills' new office space September 30, 1982. "... about two hundred people attended, including ten from the Samson Cree Nation. Spokesman and former Chief Jim Omeasoo's opening comment was to say he could empathize with how Custer must have felt at the battle of Little Big Horn" (Canadian Underwriter Magazine, Feb. 1988). David Nicholson recalls that Chief Omeasoo delivered an impressive visionary message. The Chief explained to the guests that Samson Cree Nation was creating the Peace Hills Insurance Company to make a solid investment for the benefit of their children and their children's children.

On behalf of the Provincial Government, Honourable Julian Koziak, Minister of Consumer and Corporate Affairs cut the official burgundy and gold ribbon held by Chief Omeasoo and President Bill Holt. It is worth noting that, since 1993, Julian Koziak has remained a member of the Peace Hills Board of Directors. Among the many honoured guests, the opening ceremonies were attended by members of the Edmonton and Calgary business communities and both the provincial and federal governments.

1983 Taking Care of Business...

As things got busier, additional staff members were hired to answer phones, handle the processing of applications, issue policy documents, invoice, record and calculate data for accounting, report statistics to government agencies and the Insurance Bureau of Canada, summarize and analyze agents' results, calculate unearned premiums,



Julian Koziak delivering greetings from the Government at official opening in 1985



Director since 1993



Staff Portrait



Bill Holt, Diane Strashok (Bricker) and Al Cheung



Bill Holt

summarize and submit invoices to our re-insurance broker and prepare various reports. In August, Donna Willert (Shumka) was hired as claims adjuster and claims examiner. For larger or more complex losses, Peace Hills regularly counted on the adjusting services provided by Leonard, Hirst and Miller.

1984 “One of a Kind” Computer System

In 1984, Peace Hills hired Al Cheung as its Vice-President in charge of finance and systems. Al was, in Bill’s words, “an exceedingly fine accountant who also had an analytical mind tuned to computers and automation. As far as setting up a computer system was concerned, it was unbelievable that he and computer programmers Dale Fetterly and Tony Falana were able to set up an internal system for a fraction of the cost faced by other companies”. In 1988, Bill described how the new computer system satisfied several criteria – “easily upgradeable, user-friendly software, flexible programs to handle conventional and unusual underwriting, timely and relevant management reporting, efficient claims processing system that is fully integrated with underwriting, flexible billing options, reasonably priced to fit the budget of a small insurance company.”

The resulting computer system was called SPEED I, which in turn was upgraded to SPEED II in 1987. In those days, Tom Sadd recollects, it was unusual for a small, North American insurance company to have its own computer system. Most company computer systems were rudimentary, if they even had one at all.

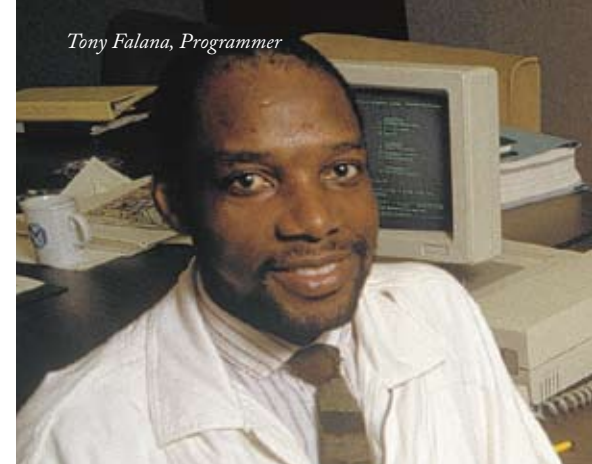
1985 Downtown Move to 109 Street & 100 Ave in Edmonton

By May of 1985, Peace Hills had expanded to the point where a move to downtown Edmonton not only made good sense – it was absolutely necessary. The new 9,000 square foot office, located on the 9th floor of the Peace Hills Trust Building on 109 Street and 100 Ave afforded a commanding view of Edmonton proper and permitted considerable company growth to take place over the next sixteen years.

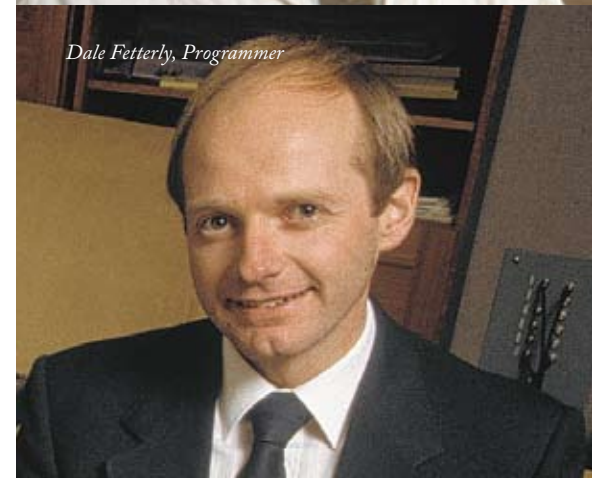
Donna Willert (Shumka)



Tony Falana, Programmer



Dale Fetterly, Programmer





1985 Board of Directors: (seated left to right) Floyd Dion, Arnup Louis, Barbara Louis, Tom Sadd, John Nepoose
(standing left to right) Pat Buffalo, Robert Swampy, Bill Holt, Rex Anthony, John Coulter, Melvin Nepoose
Absent: Gloria Baptiste, Randy Baptiste



1994 Board of Directors: (from left to right) Keith Johnson, Diane Strashok (Brickner), John Crier, Dennis Leonard,
Lawrence Saddleback, Fred Luby, Julian Koziak, Frank Buffalo, Victor Buffalo, Cyndie Buffalo

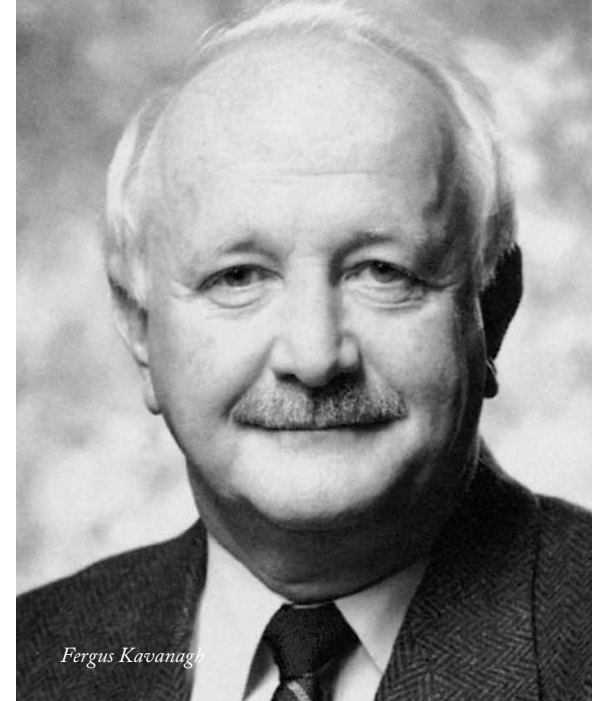
Along with the move downtown came two significant Management additions. First, in May, Fergus Kavanagh came from Canadian Home Assurance to assist with the planning of and eventual move to Peace Hills' first Branch office in Calgary.

Two months later, twenty-two year old Jamie Hotte came from Canadian Indemnity with five years of insurance experience already under his belt to manage Peace Hills' Commercial Underwriting department. Jamie modestly quips that in 1985, he was "the manager of not much". Wise and keen beyond his young years, he remembers being enticed by the unique challenge of setting up a new commercial lines department within a brand new insurance company. He loved Bill's casual, fun approach to business and the "find a way to write it" underwriting philosophy. To this day he counts Bill as a significant influence in his life.

1986 First Branch Office Opening – Calgary

In 1986, with Fergus Kavanagh at the helm, Peace Hills proudly opened its first satellite office located at 1725 10th Avenue S.W. in Calgary. According to Fergus, the "one room office was located in an office services company situated in a light industrial area with a big dairy across the road. The office was a dark and dismal place where you just could not get plants to grow. But we did...grow that is."

There were subsequent moves, first to 4th St. and 12th Ave. SW, and later on to the 19th floor of the Sun Life building before the 2003 move to the 24th floor of Encor Place in downtown Calgary. What a difference twenty-five years can make! The dismal dark office of 1986 has been replaced with a well-lit, beautifully decorated, functional workplace which offers the Calgary staff sensational views of the city. Fergus has been instrumental in helping the Peace Hills Calgary team develop their own brand of corporate identity and cohesiveness to deal with southern Alberta's unique weather, injury rehab and underwriting challenges.





An Insurance Company with Personality

Tom Sadd recalls, that “most of Peace Hills’ unique personality came from Bill Holt”. Peace Hills started to develop its own corporate culture and identity by establishing some annual traditions and events such as the Broker Think Tanks, the filling and delivering of Christmas stockings by Management to Peace Hills’ employees and the Broker-judged chili cook-off contest during Rodeo week. In addition, the company celebrates its annual July birthday by taking all employees to the racetrack for a summer’s evening and a buffet. Each January, employees who are celebrating their 5th, 10th, 15th, 20th or 25th anniversaries with the company are treated, along with their spouses, to a memorable group dinner at an Edmonton restaurant.

Since the 80’s, golf tournaments have been held annually to give staff the opportunity to meet and get to know our Brokers, Gold Medal Body Shop Owners, Partner Physio Clinic Owners and other key service providers. A host of other fun, social events have been introduced since then: Staff Appreciation Days, Salsa Lessons, Children’s Christmas Party, Hallowe’en decorating and lunch and the Christmas Craft auction. Like Bill said – you might as well have fun while you work!

Growth spurts & Cycles – Lows and Highs

In 1986, Peace Hills experienced an astounding 65 per cent growth in business. Bill describes how the company grew from “a gross written premium of \$927,000 in 1982 to \$11.5 Million in 1986.” He credits this exceptional growth to a maturing Management team, each of whom brought unique skills and strengths to the table:

“Our general manager Diane Strashok’s (Brickner’s) strength lies in interpersonal skills. Our Personal Lines Manager, Brenda Simioni, instills a staff dedication – a rare quality. Donna Willert, Claims Manager, provides infectious enthusiasm to her entire unit while Jamie Hotte, Commercial Manager, has stability and sensitivity toward the





Edmonton tornado on July 31, 1987

brokers. In the same year, Fergus Kavanagh, of Calgary, joined the team and a service office was opened in our sister city to the south”.

As one might expect, in the early years there were several challenges with which the owners, management and staff had to contend. In the early 80’s, Edmonton’s economic climate experienced a significant downward turn and many businesses faltered and even went bankrupt. Coupled with that, insurance is a cyclical business and at that time the cycle was headed into a soft environment, resulting in an extremely competitive market. It was hard for the Samson Cree Nation to see their new insurance company’s accounting ledgers mostly in the red instead of the black. In reality, as with many new companies, it would take several years before a profit was realized. Increasingly there were misunderstandings when the expectations of owners and management were incongruent with one another. Financial and decision-making concerns started to fester during the last half of the decade. Then on July 31, 1987 a historically significant and tragic weather event was added to this precarious mix.

1987 Tornado Recovery

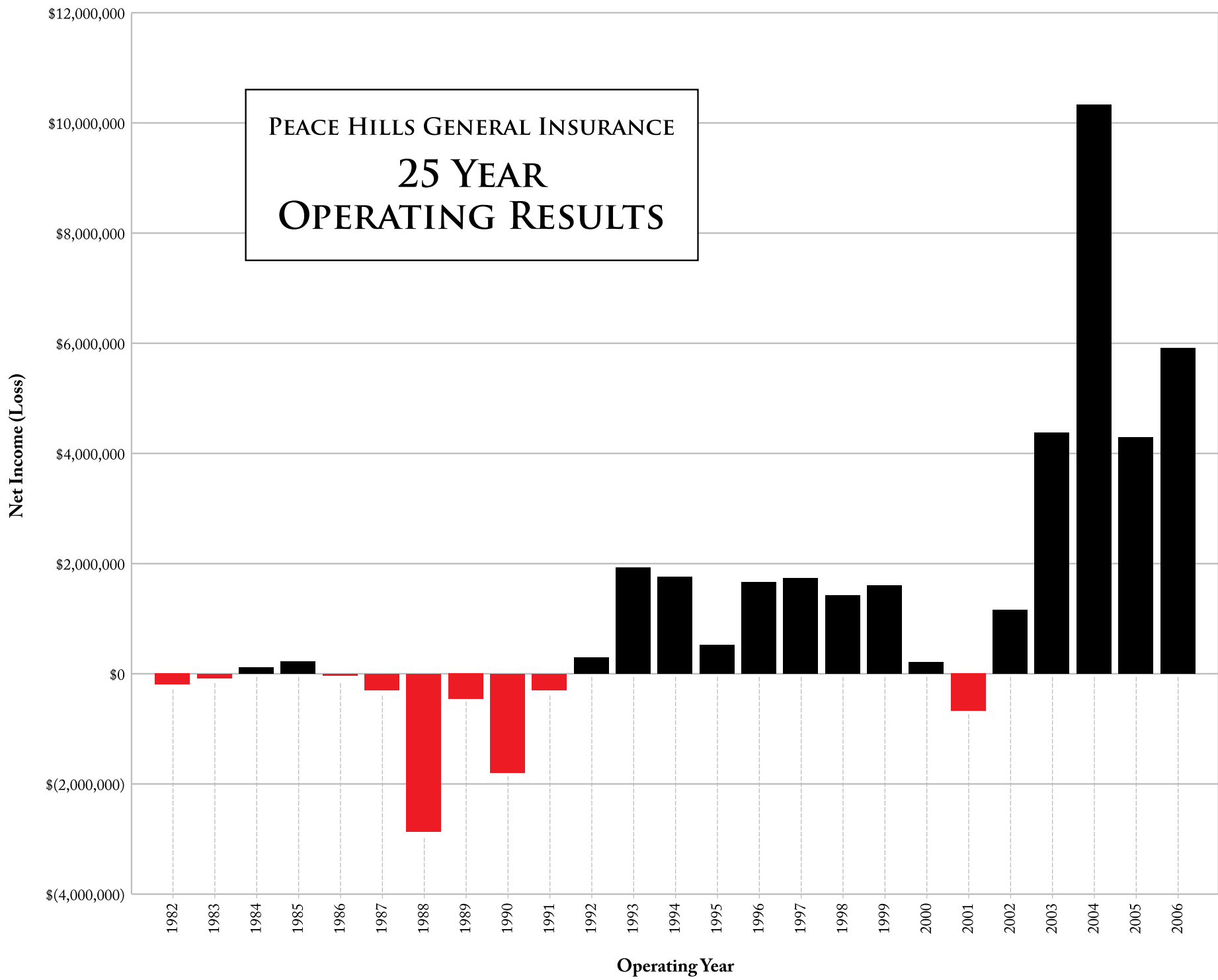
If you lived in Edmonton during the 80’s, chances are good you remember exactly where you were on July 31, 1987 just after 3 pm. The skies turned varying shades of brown, purple and green and ruptured into torrential rains before a deadly tornado cut a path through the city’s south-east side, resulting in 27 deaths and hundreds injured. The loss of life and property was unparalleled in Edmonton’s history. Out of their profound grief and monumental challenges, Edmontonians were able to open their hearts, pull together and develop a kind, collaborative, flexible and generous city spirit. Perhaps the Commonwealth and Universiade games of 1978 and 1983 had served as coordination training runs for the countless volunteers who came forward to handle the extensive needs of and abundant donations from the surrounding community.

“Analyzing the events of 1987 and projecting these results to the following term is a fascinating exercise. In retrospect no one could have predicted a tornado in July which had a negative effect on our bottom line to the extent that the net cost was \$451,818.00.

The unanticipated tornado confirms that the future is not totally predictable. However, on the positive side, the tornado while devastating did not permanently impair the Company’s ability to perform.”

*– excerpt from President’s Message,
1987 Annual Report*

PEACE HILLS GENERAL INSURANCE
25 YEAR
OPERATING RESULTS



Peace Hills, like many other insurance companies, not only rose to the occasion, but truly outdid itself in the weeks following this catastrophic event. Employees worked round the clock to process claims and deliver appropriate and timely service in a compassionate and efficient manner. The staff realized they have to be prepared and at their very best when deserving claimants are in crisis. If something good can come from such tragic circumstances, for Peace Hills, during the summer of '87, it was the development of cohesive company morale, clarity of purpose and effective delivery of excellent claims service.

1989 Financial Monitoring

In 1989, Al Cheung left to pursue other business ventures. He had guided the company into the computer age and monitored the company's finances to that point. Shortly thereafter, John Morgan was hired to serve as the financial controller. John honed his accounting skills at Supercrete Ltd. which is affiliated with the Lafarge Corporation in Manitoba. Before that he worked for the RCMP.

In 1989, John Morgan was an outsider walking into a tough job, in a tough industry that was experiencing tough times. Given Peace Hills' rather dismal financial track record during the eighties, one can only imagine that John must have been a) up for a significant job challenge, b) desperate to leave Manitoba, or c) unusually naïve. In hindsight, and judging by what he and his remarkable accounting department have managed to do with what they were originally handed, one soon realizes that a) must be the correct answer.

As the Eighties drew to a close, there was a definite economic mood shift in Western Canada, in Edmonton and certainly at Peace Hills. Unrest and a need for change were in the wind. The staff were exhausted and working weekends to deal with the extreme growth of new business. Management was frustrated and discouraged by market conditions. The Board was by now genuinely concerned about a dearth of profits over



John Morgan



New Management Team

a decade of business and did not always see eye-to-eye with various management decisions. The hiring of a new financial controller was probably interpreted as “too little change, and too late.”

All of the above factors, coupled with devastating tornado and several other storm losses, probably influenced the Board’s difficult decision to make widespread company changes by releasing the President from his contract and three Board members from the Board.

And so, as a new decade dawned, the Samson Cree Nation Board members decided to take the Company on a new path.

THE NINETIES

In the long run, David Nicholson believes it was open communication and strict adherence to underwriting policy which resolved most of Peace Hills’ corporate difficulties. The Samson Cree Nation stakeholders were becoming educated and reassured that the insurance company should be viewed as a long-term rather than a short-term investment. In addition, the insurance cycle was slowly starting to take a turn for the better. As the nineties unfolded, spirits started to lift. The nineties brought promise, hope, and stability – along with a great deal of hard work.

1990 Diane Strashok (Brickner) –

First female President of a Canadian Insurance Company

After Bill Holt’s departure in October of 1990, Diane recalls she and the rest of the staff were devastated, largely because they felt that “Bill was the backbone of the company.” Even today, Diane notes that the success of Peace Hills Insurance is very important to Bill – a fact which Bill readily confirms. Twenty-five years later there is



Celebrating the appointment of Diane Strashok (Brickner) to President of Peace Hills Insurance

a resigned, almost peaceful sense that the leadership changes of 1990 were probably inevitable, necessary and largely driven by market circumstances.

Diane recalls that she continued to mourn Bill's absence until the day that Brenda reminded her that "One person does not make an organization", that "Peace Hills Insurance was made from a team effort" and finally, simply told her, "Quit sniffing!" Accordingly, when (then) Chief Victor Buffalo, on behalf of the Board, asked Diane, she agreed to step in as interim President. In November 1990, the Board conducted a candidate search for the President's job and Diane applied. Although several candidates applied for the position, Chief Victor Buffalo confides that the Board was reluctant to "parachute in" completely new management.

Diane and Brenda recall that in December of 1990, Diane was summoned by the Chief and Council to attend a Board meeting in Hobbema. Diane was quite nervous because only a few days earlier she had to ask the Board for \$750,000 to meet the company's financial commitments. At that time she was asked if she thought Peace Hills would ever make a profit. She recalls weakly reassuring the Samson Cree Nation that "Yes, the company will make a profit!" When asked if the company would ever make \$1 million in a year, she was slightly less certain. "Oh no. I don't think there is much chance of that happening," she replied, unable to foresee in those difficult times that the company would make ten times that much profit in 2004! The subsequent Board meeting was a particularly long one and Diane was asked to come back again to Hobbema on the following day.

Meanwhile, back at the office in Edmonton, word had been leaked that Diane was probably going to be made President of Peace Hills Insurance on Day 1 of the Board meeting! Brenda and the rest of the staff arranged a lovely surprise party, complete with champagne and numerous perishable hors d'oeuvres. However, when Diane returned to the office at the end of Day 1, none the wiser and without any "promotion



Diane Brickner, 2006



Management meeting, Peace Hills Head Office, mid 90's

news”, all the party food and decorations had to remain hidden. Happily, the party took place the next day when Diane returned to Hobbema for Day 2 of the Board meeting and was appointed President of Peace Hills Insurance – the first female President of an insurance company in Canada, and – to the best of our knowledge – North America.

Chief Victor Buffalo recalls that in making the decision to hire Diane, he and his (then) fellow Board Members chose to reward employee loyalty by appointing her as President and CEO of Peace Hills Insurance. According to Tom Sadd, Diane was “smart, sensible and easy to meet”. Diane was capable, familiar with the Board, the Peace Hills’ staff, the business and the industry. All in all, it seemed like a good fit...

The Board hired Wyatt and Company as an outside consultant to evaluate the company’s corporate procedures and strategic plans and provide recommendations. It was a boost of confidence for the Board, outgoing and incoming Management to see that many of the consultant’s recommendations were already in the company’s strategic plan and on the verge of being implemented.

1991-1992 New Management

By March of 1991, Diane appointed John Morgan as Vice President of Finance and Administration and Fergus Kavanagh as Vice President and Branch Manager of Southern Alberta. Jamie Hotte rounded out the Management team, serving as Manager of Underwriting and Marketing.

In August of 1992, Bob Doiron was hired to take over the Claims Department. Bob knew Diane from the Royal Insurance Company. He brought a wealth of experience from his job as a broker and as an independent adjuster and partner with Leonard Hirst and Miller. Bob had adjusted many Peace Hills’ claims and liked the company



John Morgan



Fergus Kavanagh



Jamie Hotte



Bob Doiron



Arnup Louis, Chairman of the Board



Arnup Louis, Diane Strasbok (Brickner), Victor Buffalo, John Crier, Leo Bruno and Victor Bruno



Randy Stafford, Tom Sadd, Joan Holt, Harold West and Bill Holt



Lenore Moore, Arnup Louis, Veronica Hipkiss and Brenda Schraeder (Simioni)



President Diane Strasbok (Brickner) congratulates Hazel Irving, first auto policy holder

philosophy and the staff. Although he admits it took him a good eighteen months to wind down from the “production-oriented atmosphere” at Leonard Hirst and Miller, he is quick to acknowledge that the move to Peace Hills was a very good fit for his young family.

1992 “We’re in the Money”

According to VP of Finance, John Morgan, a significant milestone occurred in 1992 when Peace Hills finally began to earn a profit. The insurance cycle was taking a favorable turn and the company was finally trading on more solid financial ground. Indeed, since 1992, Peace Hills has remained consistently profitable except for one year (2001).

10th Anniversary

To mark its ten years in the insurance business, Peace Hills held an anniversary party for its staff, their spouses and invited guests in the banquet hall and on the terrace of the stately CN MacDonald Hotel which overlooks Edmonton’s scenic river valley. One of the anniversary highlights featured a round-dance led by (then) Chairman of the Board, Arnup Louis.

In honor of the occasion, First Nations’ artist Carl Fontaine was commissioned to paint a portrait of the last Chief of the Comanches, Quanah Parker. Half Cree and half Ojibway, Chief Parker was a respected leader and businessman who counted President Theodore Roosevelt among his many friends. The painting, completed with Fontaine’s distinctive trademark background of blue and purple hues, currently hangs in the Edmonton Head Office. Commemorative prints of the portrait were presented to each member of the Peace Hills’ staff to mark the special event.



Ron Zylstra and Bruno Hein



Round Dance



Tom Sadd and Frank Buffalo



Victor Buffalo and Roy Louis



*Celebrating the 1993 opening of the new Calgary office in the Sun Life building:
(from left to right) Fred Luby, Dennis Leonard and Jamie Hotte*

1993 Growth throughout Canada's North and West – NWT, Manitoba, B.C., Yukon, Nunavut

Throughout the 90's, Peace Hills continued to grow, expanding the business into several other provinces and territories, including northern communities, which had their own unique – but not insurmountable – challenges. With trailers serving as hotels, sewage pipes running above ground, icy cold temperatures and building materials that have to be hauled in, northern communities spawned a change in thinking about what constituted acceptable insurance risks.

The following are the effective dates of Peace Hills' first underwriting licenses throughout the rest of Canada:

November 1, 1995 – British Columbia

November 8, 1995 – Manitoba

January 1, 1996 – Saskatchewan

April 6, 1999 – Yukon Territory

July 1, 2001 – Nunavut Territory

Management, Commercial and Personal Lines underwriters had and still have to be creative, fair and flexible when underwriting risks with very specific regional and provincial features. They depend on their Broker relationships to guide them through this process.

1995 New Reserving Policy

1995 was a milestone year for Claims. Under the direction of Bob Doiron, Edmonton and Calgary claims supervisors implemented a brand new corporate reserving policy. Bob recalls this policy required a “giant leap of faith” on the part of Management, particularly since reserves needed to be rationalized and boosted on a number of large loss files. Adequate reserving is paramount in developing re-insurer confidence.

Underwriting Philosophy

To produce and underwrite a profitable book of business through the application of creative, independent thought and common sense judgment; and to continue to provide support and excellent service to our network of brokers.

Our objective is profitable growth through individual risk evaluation. Working towards this objective we must recognize the benefits of a co-ordination of efforts. We encourage all staff to participate in attracting and increasing profitable volume.

We want our brokerage force to deal with us because they feel we are a fair, reasonable and flexible market. We want them to know that we will always be here and without sudden or irrational changes in thinking. By portraying stability to our Brokers we will gain their support. When adequate information is provided, they should expect a quick, intelligent response.

Our success lies in knowing our products, knowing the market and having as full a picture of the risk at hand as is possible and practicable. We must apply our technical know how to the creation of a product or alternative which will satisfy the insured's needs but still enable us to reach our objective of profitable growth.



Calgary celebrates the company's 15th anniversary

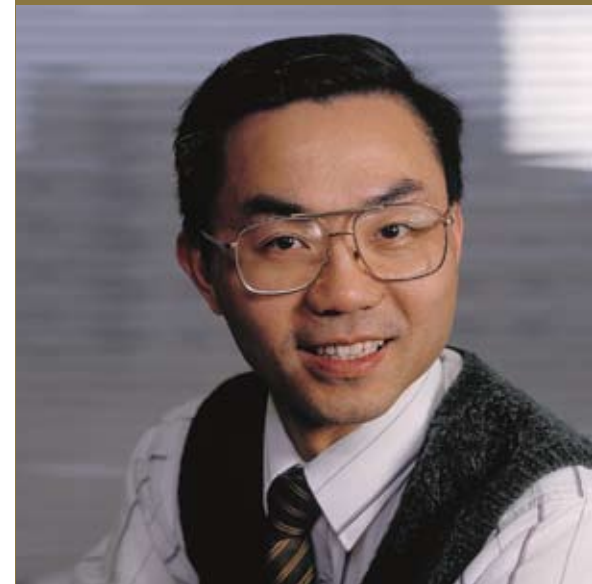
With the implementation of this policy, PHI took another large step toward becoming financially mature and accountable – not only to its policy holders, but also to its shareholder and re-insurers.

“We’ve Got Mail”

In 1995, the Information Technology team, under the leadership of Manager John Bud, upgraded the old computer system. The previous system, SPEED II (Wang Operating System) became APPX – a 4th generation programming language which permitted many more terminals to be used, including access to remote sites. APPX ran on IBM’s Unix Operating System which was faster, more reliable and had more storage. Known to the staff as “KEA”, the new system enabled staff to use Windows Operating System on PCs. But to most staff, the biggest change was in bringing email to their daily working life. How did we ever use to communicate before email? By 1995, not only was the staff using email to communicate with colleagues in the office, it gradually became the preferred method of communicating with Brokers.

1997 Second Branch Office Opens – Winnipeg

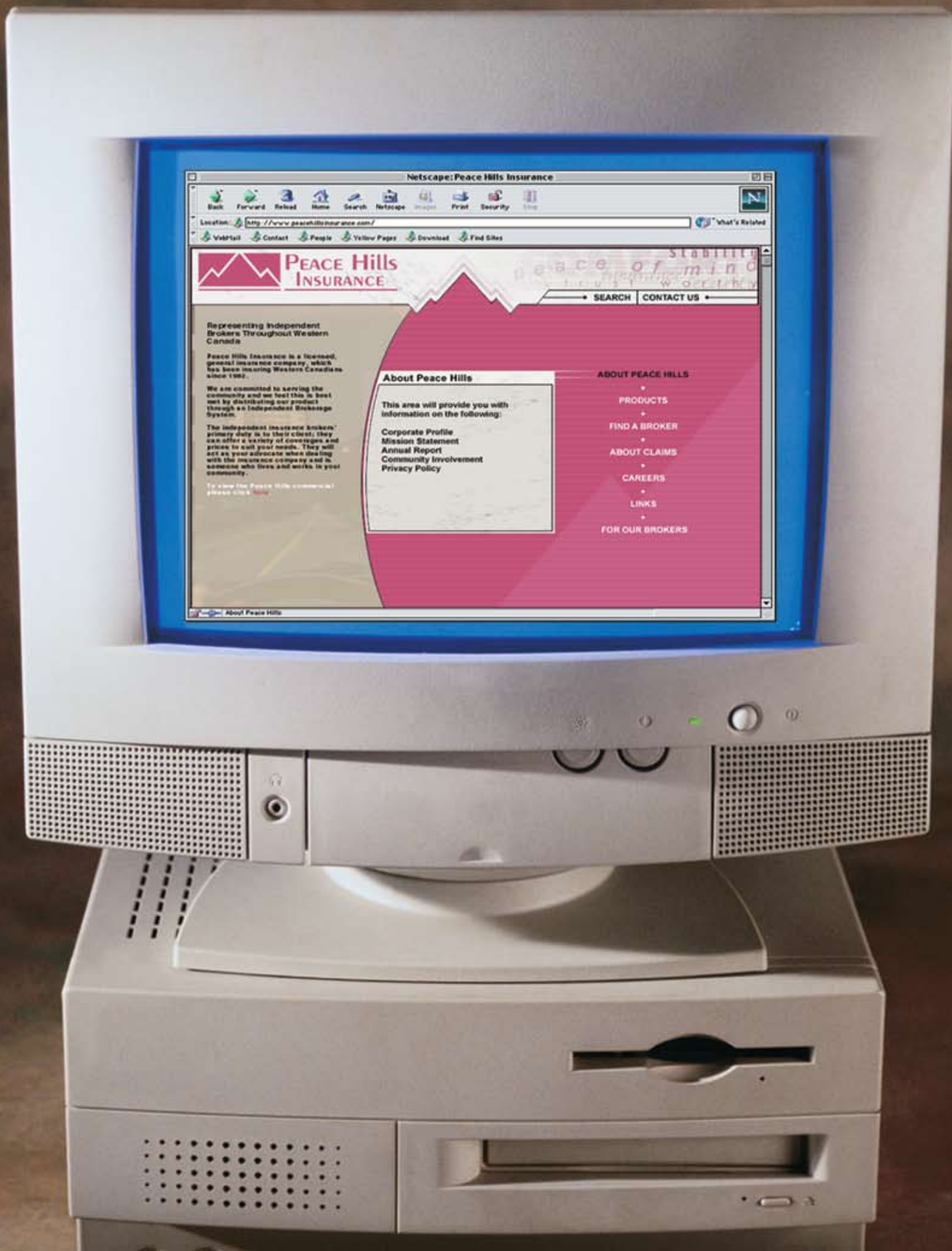
In May of 1997, Lorne Rye was dispatched from the Edmonton office to Winnipeg, Manitoba to open their first branch office outside of Alberta. Lorne recalls his excitement about gaining this kind of experience. The initial property business growth was very good, and in no time they had recruited over 35 brokers. Lorne operated the Winnipeg branch, initially out of his basement, and later from a shared office space downtown. It was hit and miss from time to time, trying to rebuild an Alberta property platform in Manitoba, especially in a protective climate and in a province that is home to Wawanesa, Portage and Red River Insurance companies. Growth slowed considerably after Saskatchewan’s Government Insurance moved in to the province with its very good, affordable product and with its great service. In October of 1999, Lorne moved back to Alberta where he works as a valued Peace Hills broker.



John Bud



Lorne Rye



On January 1, 1999, Sheldon Bos took over as Regional Manager of the Manitoba Branch until its office closure in December 30, 2002. At that time Sheldon returned to Alberta to become the Northern Alberta Branch Manager. Currently, Peace Hills handles its Manitoba business from the rest of Canada (ROC) Branch, based in the Edmonton office.

THE NEW MILLENIUM

2000 Third Office – Vancouver

In April of 2000, Daryl Kochan left the Calgary office to open and manage a British Columbia office in downtown Vancouver. Both British Columbia and Manitoba have Government auto insurance schemes which limit business to the property side. Daryl recalls being a bit nervous but very keen to develop a network of trusted brokers in British Columbia. For five years Daryl worked on his own. He says, very modestly, that it was just lucky that he came to British Columbia during a hard market and that is why the broker list grew so quickly to 71 brokers in just under 8 years. His colleagues attest that “Daryl is a dedicated networking king” and that the mix of commercial (60%) and personal lines (40%) business has been kept very satisfied with stellar service over the years.

We’re On the Web

In 2000, a web-site was developed to increase and improve our community profile, communication with brokers and service to the public.

2001 Purchase and Move to Our Own Building

In December of 2001, Peace Hills took possession of its newly purchased, six story brown brick building situated on the corner of Jasper Avenue and 107 Street in



Sheldon Bos



Daryl Kochan



Photos of Head Office pre and post construction 2001

downtown Edmonton. At the time of purchase, the building was 85% empty. Peace Hills and Crawford Insurance Adjusters took over two floors each for their new offices. Within six months the building was fully occupied with new tenants and it has been ever since. The building has more than paid for itself and as such, has been an excellent Samson Cree Nation investment.

Cohos Evamy was hired to design the new office space, with input from staff regarding workstation layouts. The results were outstanding. Clients, guests and staff are greeted by vibrant, earth, sea and sky colour schemes; walls proudly filled with a dramatic array of First Nations paintings, prints and sculptures; huge windows which provide plenty of natural sunlight; a grand, sweeping staircase to connect floors 3 & 4; modern café style meeting nooks; library islands; a computer training room; a roof-top deck; a folding door which separates the board room, soft-seating area and staff kitchen and which fosters opportunities to congregate for any and every occasion ranging from staff and Board meetings to Christmas dinners.

Although Peace Hills remained consistently profitable since 1992, in 2001 the company experienced a fairly hefty net loss. In the words of VP John Morgan, “It was also a year that saw our claims costs continue to increase especially in personal automobile and our rate increases struggle to stay ahead of increased claims costs. The higher automobile claim costs are a combination of more expensive repairs due to the increased sophistication of automobile construction along with increases in the average number of injured parties per accident and more generous cash awards by the courts. The only offset to this combination is to continue to increase automobile rates until rate adequacy is achieved.”

This type of loss was being felt by many insurance companies across Alberta. At Peace Hills the loss triggered some very serious, innovative Accident Benefits program





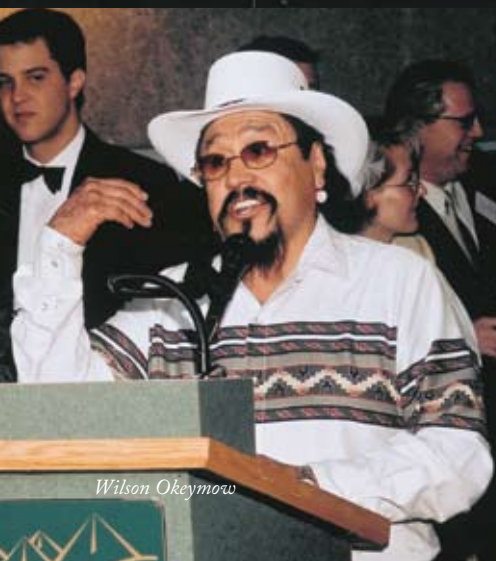
Samson Drum Group



Grass Dancer



Bob McLain, Brenda Simoni, Jerry Martin and Maureen McKay



Wilson Okeymow



Diane Brickner



Julian Kozniak



Cliff Cook and Dennis Leonard

planning coupled with aggressive time lines in the claims department. The company wanted to nip the problem in the bud before losses got out of control. The Accident Benefits Injury Rehab program was launched in 2003 as a direct result.

2002 20th Anniversary

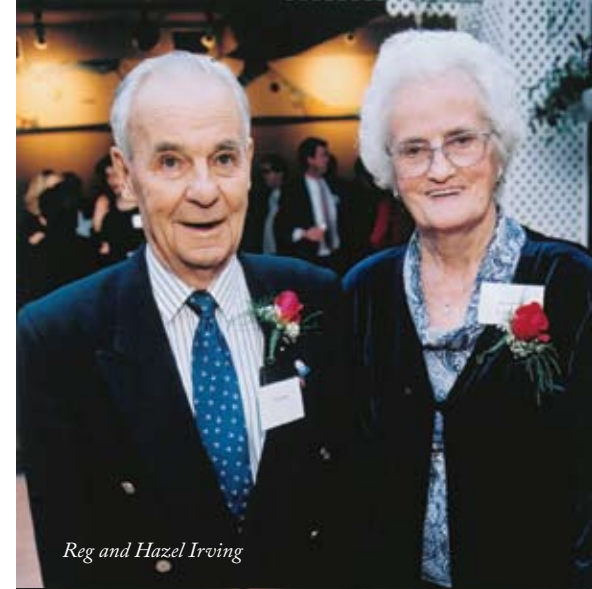
In the fall of 2002, Peace Hills held its 20th Anniversary celebration at Edmonton's Muttart Conservatory in the large reception area which links the four glass pyramids. Employees, brokers, service-providers, colleagues, families and friends were treated to a variety of entertainment, ranging from a classical string quartet to First Nation's drummers and culminating in a round dance, in which most of the audience ended up participating. Buffets of fabulous finger-food and heaps of fruit – ready to skewer and dip into chocolate fountains – were set up amongst the flowers and plants. The fragrant, colorful flora provided a spectacular backdrop for the festivities. Peace Hills' very first policy owners were among the honored guests.

“Miracle Month”

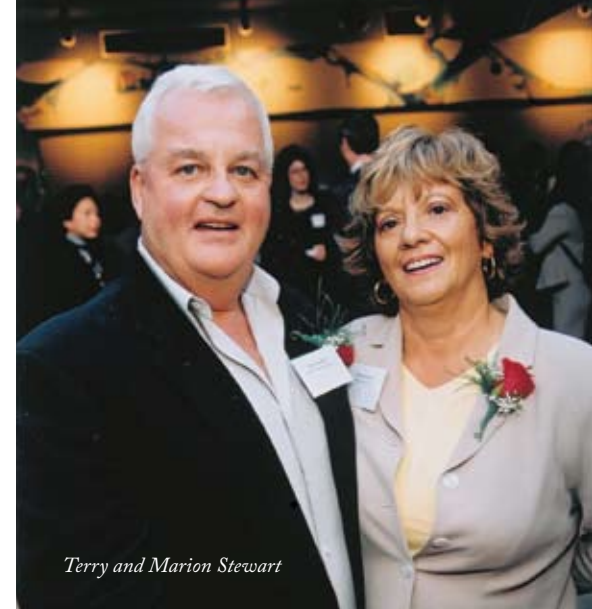
In December, 2002 Peace Hills experienced its “miracle month”. In one month the company experienced a 53.8 % loss ratio, allowing it to end the year on a financial high.

2003 Peace Hills Injury Rehabilitation Program

In 2003, Peace Hills launched a controversial, Accident Benefits Injury Rehabilitation program to urban and rural claimants throughout Alberta. The program is based on getting injured claimants early access to appropriate, medically essential, evidence-based, best practices treatment for their soft tissue injuries. The program was developed to address ongoing concerns regarding injuries becoming chronic and claimants being exposed to lengthy, inappropriate, expensive and unsatisfactory treatment regimens.



Reg and Hazel Irving



Terry and Marion Stewart



20th Anniversary at Muttart Conservatory



Calgary staff celebrate 15 years of business

The Rehab Service, delivered by 50 trusted Partner Physio clinics across Alberta, has had resounding success. Not only are claimants very satisfied with the service, their injuries tend to heal more thoroughly and much faster. There is an added benefit for Peace Hills in that these results translate into significantly reduced claims costs.

Peace Hills shared the knowledge of the claims handling and medical aspects of their Accident Benefits Rehab program with their insurance competitors, the Insurance Bureau of Canada and the Government of Alberta. The indirect result was a 2004 provincially legislated Diagnostic and Treatment Protocol Regulation which benefits all Albertans in terms of faster injury recovery, reduced claims costs and reduced premiums.

2003 Automated Chequing

Before 2003, Peace Hills Managers had to sign claims payments manually three times each business day. In addition, two Management signatures were required on each cheque, rendering this a tedious, laborious process. In 2003, an Automated Chequing system was developed to resolve these difficulties.

2004 Alberta Auto Insurance Reform

From both Underwriting and Claims perspectives, Peace Hills was directly involved with the Alberta Government and the Insurance Bureau of Canada on all developmental and training aspects of Alberta Auto Insurance Reform – Premium Grid, Diagnostic and Treatment Protocols Regulation, Minor Injury Regulation.



Peace Hills "early" rate manuals and wordings, circa 1990



Head Office Team in 2005: (from left to right) John Morgan, Joan McMillan, Jamie Hotte, Diane Brickner, Bob Doiron, Kathy Coogan and John Bud



ROC Team in 2005: (from left to right) Gail Routh, Daryl Kochan, Joanne Platana, Kevin Wood



Northern Alberta Team in 2005: (from left to right) Kevin Wood, Donna Lee Genge, Sheldon Bos, Joanne Platana and Rob Rogers



Southern Alberta Team in 2005: (from left to right) Pat White, Jim Dyson, Fergus Kavanagh and Keith McCullagh

2005 The ROC Takes Off

From 2001 to 2005, Peace Hills' Edmonton office was comprised of two separate Personal Lines departments – one to manage Northern Alberta business; the other to handle business throughout the rest of Canada. The latter department was affectionately nicknamed “The ROC” by Gail Routh and her dedicated team. By September, 2005 the need for yet another restructuring became apparent largely because the ROC was a) growing in leaps and bounds and b) underwriting as much commercial as personal property business. The decision was made to make the ROC a Branch office, with Gail Routh as Branch Manager, and to divide the underwriting tasks according to a regional rather than a type of business focus. The ROC staff quickly grew from six to seventeen.

The ROC practiced the Peace Hills philosophy of forging strong, trustworthy and valued Broker relationships. This was accomplished by taking the underwriters on road trips to meet the Brokers in person and by allowing them to observe and discuss territory-specific underwriting risks directly with one another. How do they continue to keep it together through all this growth? Their motto “No crabs on the ROC” coupled with a positive, helpful, flexible approach have been key in keeping the department cohesive through a very significant growth in gross written premium and a 53% loss ratio in 2006.

Northern Alberta Branch Changes

After Sheldon Bos left to work as a Broker, Neil Klawitter was hired in February, 2007 to manage the Northern Alberta Branch. Neil, who came to us via Sovereign General Insurance Company, was drawn by Peace Hills' vibrant, people-oriented reputation. “Many companies say that their people are their most important asset. At Peace Hills that really is the case.”



Gail Routh



Neil Klawitter





Hunter's Moon

By artist Sean Couchie
Limited Edition Print in celebration of
Peace Hills Insurance 25th Anniversary
July 2007

2007 GIMS Computer System

The reality is that information technology requires regular updates. After twelve years, Peace Hills gradually started to outgrow its computer system. From 2005-2007, under the leadership of IT manager John Bud and with help from Dale Fetterly and a small, dedicated team of internal and external consultants, Peace Hills' IT team designed, developed and launched a slick, versatile new computer system. The project was an intense, nose-to-the grindstone effort for many. The end product, christened GIMS (General Insurance Management System), is a far faster, more flexible computer system which meets the growing storage requirements and day to day needs of rapidly expanding departments.

People: Peace Hills' Most Important Asset

In the past 25 years, some things have stayed the same. Peace Hills still has the best people in the industry working for them – there are just a lot more now!

The change can be measured in the number of stockings that Diane Brickner and her management team fill each Christmas. She remembers when there were only seven stockings – now there are 167!

For staff at Peace Hills, the years that have passed are characterized by memories. Those in the Edmonton office remember the year that Diane hired four opera singers to serenade staff with Christmas Carols on a particularly busy Christmas Eve day. Or the year the air conditioning went on the fritz and Diane bought everyone creamsicles with happy faces on them.



Board members too, have memories that involve more than financial statements and annual reports. There was the year that Arnup Louis turned 65 and “Jane” of “Tarzan and Jane” fame was hired from Scheme-A-Dream to wish him a Happy Birthday. And who can forget the amazing slushies that management make and distribute at the annual golf tournament?

From very early on, Peace Hills has encouraged its staff to be good corporate citizens. Volunteer efforts and community outreach is always promoted. Each year a sizable donation is made to upgrade and offer cultural programs to the First Nations owned Maskwachees College. Over the years donations have been made to everything from native youth sport, cultural programs, school hot lunch program to the Diane Strashok (Brickner) Scholarship program.

In the past, Edmonton employees served an inner city dinner at the Mustard Seed Church. In Calgary, they made and delivered food hampers and presents to two Alberta Children’s Hospital patients and their families. A fundraiser is held at the claims annual golf tournament to support the Women In Insurance Cancer Crusade.

Peace Hills staff members have a great reputation for being quick to help out, whether serving on insurance industry committees, winning blood donation challenges, donating to community charities or participating in Corporate Challenge and insurance league sporting events. Whatever community ventures they participate in, they do so with the full encouragement and support of the company.



Maureen Mackay

A Re-Insurer Reflects on 25 Years with Peace Hills Insurance

Maureen Mackay, currently an Executive VP at Aon Reinsurance in Toronto, has worked with the PHI account from Day 1. She has thoroughly enjoyed what she calls “an exciting journey” with the company. She recalls the early challenges faced by the company – helping owners who were going through an insurance learning phase gain a full appreciation of the cyclic nature of insurance; trying to launch a company at a difficult point in the cycle; overcoming problems associated with start-up operations; dealing with the tornado aftermath; trying to get all re-insurers on side with a rather unique risk. “Everyone wanted this fledgling company to succeed and wondered if and when it was ever going to get a positive break. It required a great deal of hard work from everyone and the feeling is that each of us went beyond a professional desire and into a personal desire to see Peace Hills Insurance succeed. I know I personally felt like a terrier, not wanting to let the bone go. I am very proud of the Peace Hills Insurance Company. It has been such a rewarding, positive experience watching it all come together for them over the past twenty-five years.”

Brickner, Diane1981
 Simioni, Brenda1981
 Gott, Charlene1983
 Anderson, Callair1984
 Genge, Donna Lee1985
 Kavanagh, Fergus.....1985
 Hotte, Jamie1985
 Bartolitus, Kathy1986
 Nadeau, Anne Marie1988
 Bud, John1988
 Morgan, John1989
 Sullivan, Ronald.....1989
 Reinke, Roseanne.....1990
 Genge, Norm.....1990
 Shogan, Rita.....1990
 Williams, Brenda Jane1990
 Gardiner, Anna1990
 Routh, Gail.....1991
 Kochan, Daryl.....1992
 Anheliger, Rhonda1992
 Coogan, Kathy1992
 Dyson, James1992
 Doiron, Robert1992
 Burgess, Janette.....1993
 Ardron, Danielle1994
 Richards, Margaret.....1994
 Hughes, Shirley.....1994
 Nepoose, Cecilia1994
 Wynnyk, Barbara1994
 South, Jodi.....1994
 Romanow, Martin1994
 McCann, Karri1995
 Horne, Sherry1995
 Heise, Kenneth.....1995
 Baird, Margaret1995
 Publicover, Donna.....1996
 Huchulak, Gwen1996
 Snyder, Debbie.....1997
 Pridmore, Barbara.....1997
 Kraft, June.....1997
 Ho, Vincent1997
 Scarlett, Carter1998
 Mah, Sharon.....1998
 Dziwenka, Leanna.....1998
 James, Diane1998
 Thompson, Suzanne.....1998
 Waram, Karen1998

West, Laura1999
 Hoefling, Delila.....1999
 Romanow, Sandy1999
 Dubord, Judy.....1999
 McCullagh, Keith.....2000
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 Tomiak, Margaret.....2000
 MacArthur, Corina.....2000
 Tse, Renee2000
 Manning, Debbie.....2000
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 White, Patricia.....2001
 Fisher, Gail.....2001
 Bitangcol, Lorna2001
 Finlay, Debra.....2001

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 Dobransky, Nancy.....2003
 Lovas, Jason.....2003
 Wilks, Donna2003
 Andrews, Tara2003
 Molzan, Dave.....2004
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 Vander Graaf, Donald2004
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 Johansson, Janet.....2006
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 Burdeniuk, Karen.....2006
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 Acheson, Angela2006
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 Swampy, Cheryl.....2007
 Khouri, Tina2007
 Klawitter, Neil.....2007
 Podbielski, Christine.....2007
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 Acham, Kurt.....2007
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 Raubenheimer, Holly2007
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 Magnan, Camille.....2007
 Weran, Donna.....2007
 Wood, Erin2007
 Hamblin, Linda2007
 Cote, Peter.....2007
 Bohlken, David2007
 Johnston, Michael2007
 Williams, Kim.....2007



Hipkiss, Veronica2001
 Langford, Klaske.....2001
 Pelletier, Bonnie.....2001
 Hachey, Connie2001
 Goyette, Kathy2001
 Parmenter, Clint2001
 Siaw, Soo Phin2001
 Haymour, Jay2002
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 Mowatt, Jeff2002
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 Saunders, Debbie2003
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 Reiter, Tara.....2003
 Boulay, George.....2003

Filewich, Jacqueline.....2005
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 Volochina, Maya2005
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 Pirbhai, Naila2005
 Russell, Rosanne2005
 Unger, Edith2005
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 McIvor, Lorlei.....2005
 Chamulka, Karen2005
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 Phillips, Lisa2005
 Lapitan, Marilou2005
 Seguin, Julia.....2005
 Kluthe, Patricia2005
 Luckwell, Catherine.....2005
 Fetter, Robert2005
 Rogers, Laurie.....2006
 Sandouga, Jamiela.....2006

The Story Continues...

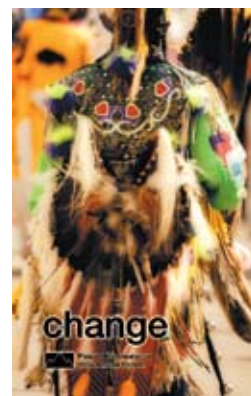
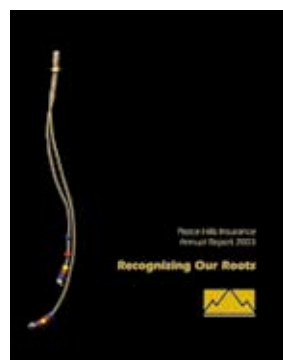
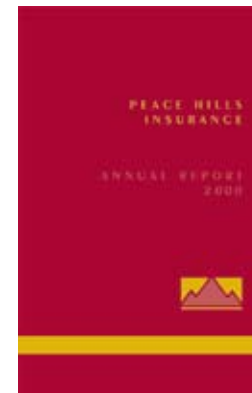
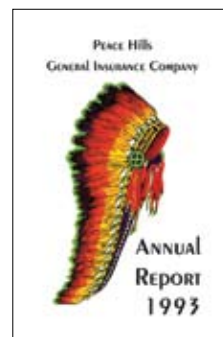
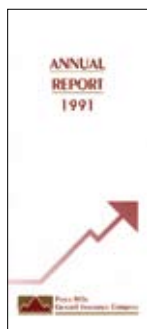
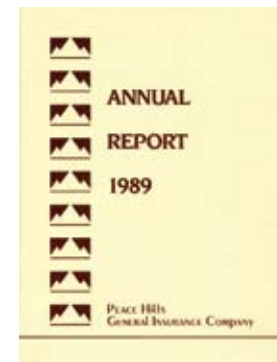
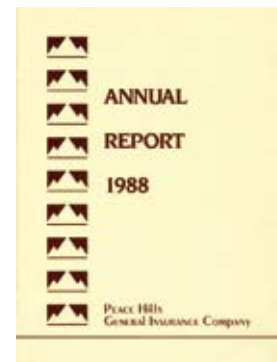
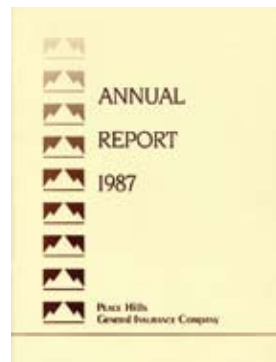
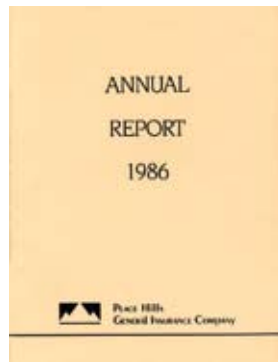
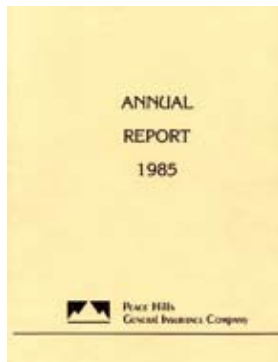
The story of Peace Hills Insurance Company is, above all, the story of people. People who had the courage to invest in a vision. People who believed that a small insurance company owned by the Samson Cree Nation could compete against Canada's established insurance companies. People who were willing to work hard – but have fun doing it.

As Peace Hills embarks on the next 25 years, it will be our people that continue to write our story. Our employees, our board members, our Brokers and our clients. To those of you who have been part of our story so far, thank you for your role in making us such a great company. Just think where we'll be in another quarter century!

Our new look... 2007



ANNUAL REPORTS 1985-2006



BOARD OF DIRECTORS 25 YEAR HISTORY

CHAIRMAN



David Nicolson
1982-1984



Floyd Dion
1985-1986



Arnup Louis
1987-1993



Frank Buffalo
1994-2001



Victor Bruno
2002



Pat Buffalo
2003-2004



Marvin Yellowbird
2005-Present

BOARD MEMBERS



Rex Anthony



Diane Brickner



Leo Bruno



Victor Bruno



Cyndie Buffalo



Frank Buffalo



Pat Buffalo



Todd Buffalo



John Coulter



Cecil Crier



John Crier



Leiha Crier



Lena Cutknife



Floyd Dion



Bill Green



Keith Johnson



Bill Kordyback



Julian Koziak



Gabe Lee



Dennis Leonard



Walter Lightning



Arnup Louis



Barb Louis



Roy Louis



Fred Luby



Ilene Nepoose



John Nepoose



Melvin Nepoose



Tom Sadd



Lawrence Saddleback



Rose Saddleback



Vern Saddleback



Robert Swampy



Trevor Swampy



John Szumlas



Marvin Yellowbird



Nancy Yellowbird

PHOTOS NOT AVAILABLE:

Gloria Baptiste, Randy Baptiste, Yen Lim,
Lester Nepoose, Vivian Samson



ABOUT THE AUTHOR

Sandy Romanow is a Rehab Coordinator with Peace Hills Insurance. She is a kinesiologist who taught at the University of Alberta for twelve years before making the transition to insurance. She enjoys writing and marvels at Peace Hills' story.