



2015  
2016

# Annual Report

Alberta Association of Municipal  
Districts and Counties



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# President's

This past year has been one of **adaptation** and **relationship building** for AAMDC.

As I shared in last year's message, we have witnessed a change of provincial government and it has been our task to share with the new government the role of rural Alberta in our provinces prosperity. We have made progress this year establishing relationships with government ministers, and our face to face meetings have gone a long way in having them understand that rural Alberta is "**where it all starts.**"

Our new government's first (partial year) budget was last fall with the balance of this year's budget passing this spring. The Municipal Sustainability Initiative (MSI) was more or less maintained at previous years' levels. Full Strategic Transportation Infrastructure Program (STIP) funding is scheduled for reinstatement next year and we have been consulted on the purpose of the grant and possible allocation models.

Since Bill 21: *Modernized Municipal Government Act* was given first reading in May, we followed up with five consultations across the province which resulted in our submission to the Government of Alberta at the end of July. Not reallocating linear taxation revenue, split mill rates for non-residential properties, and the 5:1 ratio between residential and non-residential properties are positives from the draft legislation. Centralized assessment, growth management boards and the role of the Ombudsman are areas of concern for our members that we continue to speak to at every opportunity. The final amendments for this legislation are expected in fall 2016. However, much of the direction and consequence of this new legislation will be in the regulations. We are at the table for these discussions as well. The new and amended regulations will be posted in the new year for public input, so we are hopeful that our input will make it into the final draft.

# Message

The release of the Climate Leadership Plan, which includes the creation of a carbon levy, has brought new concerns to our members. With implementation January 1, 2017 and in combination with an expected reduction in assessment, there are considerable concerns for our members moving forward in their own budget discussions.

The introduction of the new *Enhanced Protection for Farm and Ranch Workers Act* and the amendments of the applicable occupational health and safety regulations for agriculture operators caused significant pushback. Consequently, the legislation was amended and now applies only to those farms that

It has been an exciting year with many different challenges and opportunities but I believe our Board of Directors has responded well to address your needs. We have a great staff that is constantly responding to the challenges we throw their way and they are the basis for our strong organization. I would like to say thank you to your board VP Carolyn Kalebaba and Directors Bob Jones, Earl Graham, John Whaley, Soren Odegard and Tom Burton for their teamwork approach, our members for their consistent response to our request

It has been an **exciting year** with many different challenges and opportunities but I believe our **Board of Directors has responded well** to address your needs. **We have a great staff** that is constantly responding to the challenges we throw their way and they are the **basis for our strong organization.**

engage paid employees. Those of us assigned to committees are working through the legislation/regulations to make recommendations that will hopefully minimize adverse impacts for agriculture producers.

A few of the issues we continue to work on are unpaid taxes and education taxes from oil and gas companies, fallout from some of the worst wild fires in our history, the lack of broadband in rural communities, and the impacts of intensive livestock operations on municipal infrastructure.

for input and everyone's dedication to make AAMDC the strong and respected organization it is. We no doubt will have new challenges ahead of us and with your support we will work our way forward.

**Al Kemmere**  
*AAMDC President*

The **Alberta Association of Municipal Districts and Counties** is an independent association comprised of Alberta's sixty-four incorporated municipal districts and counties, four incorporated specialized municipalities, and the Special Areas Board. **Since 1909**, we have helped rural municipalities achieve **strong, effective local government** by providing our members with advocacy and aggregated business services including Trade, PFA, and Jubilee Insurance.

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***Our Mission:***

Empowering our members through proactive leadership, strategic partnerships, effective advocacy, and collective business services.

***Our Vision:***

Strong, vibrant, and resilient rural communities.

# Executive Director's Message

The associations' 2015–16 year  
will be **one for Alberta to remember.**

The historic low oil prices meant industry layoffs in Alberta, which trickled down to all sectors causing record unemployment, economic uncertainty, and a provincial government with severely reduced revenues. Federally, Canada elected a new Liberal government with a platform of change including the approval of the Paris Agreement on Climate Change that foreshadowed dramatic policy changes for us in Alberta regarding greenhouse gas emissions. In Alberta, these dramatic policy changes include our provincial government's commitment to fast track the shutting down our coal fired electric generation plants, the implementation of a carbon levy to encourage reduction of our greenhouse gas output, and attempting to acquire social license for needed energy pipeline acceptance/approval.

Also noteworthy was the diverse weather. It was a year that had a dry fall followed by an almost non-winter leading into a dry spring which brought us the conditions that lead to the Fort McMurray fire—the costliest disaster in Canadian history and the largest evacuation in Alberta's history. This was followed up by moisture to the likes much of our province had not seen in decades. In a word—the year was unpredictable. What was predictable, however, was your association taking on the challenges to represent and serve its members.

On the advocacy front, we worked hard building relationships

with our new NDP government as they passed their first year in power. For the first time in a couple of years we had the same ministers for a full year and, as such, relationships have strengthened. On that note our main focus was the MGA and to that end we reviewed Bill 21: *Modernized Municipal Government Act*, held workshops with members to gather input and suggest amendments, and then continued the effort representing our members in the regulation reviews. We are all now awaiting the final legislation coming in fall 2016 for final reading and approval. For further detail, please read the update provided by Kim Heyman, Director of Advocacy and Communications and the Advocacy and Communications Department highlights.

Our Aggregated Business Services (ABS) Division continued to grow our business offerings and improve on the services we provide. Please read ABS Director Duane Gladden's report along with those of his managers.

Lastly, our Corporate Services Department continued to provide the support needed for all departments to deliver their services; Olly Morrison, Director of Corporate Services, also provides a report within.

In conclusion, I encourage you again to read the reports from all of our departments to learn more about the AAMDC. Enjoy our "year book."

**Gerald Rhodes, CAE, MBA, CLGM**

*Executive Director*

# Board of Directors



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**Al Kemmere**

*President*

Al was elected as an AAMDC Director in 2010 and as President in 2014. Since 2004, he has been a Councillor for Mountain View County. Al is involved in numerous committees including the Federation of Canadian Municipalities National Board of Directors, the Strategic Transportation Advisory Committee, the Alberta Water Council Executive Committee, and the Alberta Energy Regulator Multi-Stakeholder Advisory Committee.

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**Carolyn Kolebaba**

*Vice President*

Carolyn has served as AAMDC Vice-President since 2010 and previously held this role from 2005 - 2008. She currently serves as the Deputy Reeve of Northern Sunrise County and has served as a Councillor since 1998. Carolyn represents the AAMDC on a number of boards including the Clean Air Strategic Alliance, the Alberta Recycling Management Authority, and the Alberta Municipal Health and Safety Association.

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**Bob Jones**

*District 1 Director (Foothills-Little Bow)*

Bob has been an AAMDC Director representing the southern part of Alberta since 2007. He is a Councillor in the County of Warner and serves on numerous boards and committees including the Used Oil Management Association, Medical First Responder Advisory Panel, Drought and Excessive Moisture Advisory Group, and the Alberta Fire Chiefs Task Force.





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## Earl Graham

### *District 2 Director (Central)*

Earl was elected to the AAMDC Board of Directors in 2014. He currently serves as Deputy Reeve of Clearwater County, and has been a member of council since 2004. Earl represents the AAMDC on a number of boards and committees, including the Alberta Recreational Trails Partnership, the Endangered Species Conservation Committee, and the Alberta Game Management Advisory Group.



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## John Whaley

### *District 3 Director (Pembina River)*

John has served as an AAMDC Director since 2007. He served three consecutive terms as Reeve of Leduc County from 2004 to 2007 and was re-elected as Mayor in 2010. John represents the AAMDC on several boards and committees including the Local Authorities Pension Plan and the Safety Codes Council.



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## Tom Burton

### *District 4 Director (Northern)*

Tom has served as an AAMDC Director since 2008 and has been a Councillor in the MD of Greenview since 2001. Tom represents the AAMDC on committees across the province including the Justice Policy Advisory Committee, Firesmart - Partners in Protection, and the Peer Network for Municipal Dispute Resolution.



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## Soren Odegard

### *District 5 Director (Edmonton East)*

Soren has served as an AAMDC Director since 2010. He was elected Councillor in the County of Two Hills in 2007. Soren represents the AAMDC on several boards and committees, including the Environmental Farm Plan Stakeholder Advisory Committee, the Agri-Environmental Partnership, and the Provincial Agricultural Service Board.



# Our Team

## Executive

Gerald Rhodes, *Executive Director*

Susan Valentine, *Executive Administrative Coordinator*

## Corporate Services

Olly Morrison, *Director of Corporate Services*

Kelsy Propp, *Project Management Coordinator*

Monica An, *Finance & HR Analyst*

Julie Thibeault, *Financial Analyst*

Susan Wolfe, *Financial Analyst*

Ann Vanderlee, *Financial Analyst*

Barb Brazel, *Accounts Receivable*

Leona Munro, *Accounts Payable*

Katia Hunt, *Receptionist*

Zeeshan Arain, *IT Administrator*

## Advocacy & Communications

Kim Heyman, *Director of Advocacy & Communications*

Cindy Carstairs, *Administrative & Convention Coordinator*

Courtenay McKay, *Communications & Design Coordinator*

Tasha Blumenthal, *Policy Analyst*

Matt Dow, *Policy Analyst*

Wyatt Skovron, *Policy Analyst*

## Jubilee Insurance Agencies

Craig Pettigrew, *Manager of Insurance*

John Hackwell, *Risk Management Advisor*

Darcy Hale, *Risk Management Advisor*

Dayna Johnson, *Risk Management Advisor*

Lindsay Mickanuck, *Claims Manager*

Tom Hirst, *Senior Claims Examiner*

Lacey Barnhard, *Junior Claims Examiner*

Debbie DePeel, *Insurance & Risk Advisor*

Holly Neill, *Insurance & Risk Advisor*

Kerry Dutton, *Insurance & Risk Advisor*

Karen Ankerstein, *Administrative Support*

## Aggregated Business Services (ABS)

Duane Gladden, *Director of ABS*

Miranda Andersen, *Administrative Coordinator*

Victor Tabamo, *Manager of Client Relations*

Carolyn Caldwell, *Manager of Client Relations & Trade*

## PFA

Tyler Hanneman, *Manager of PFA*

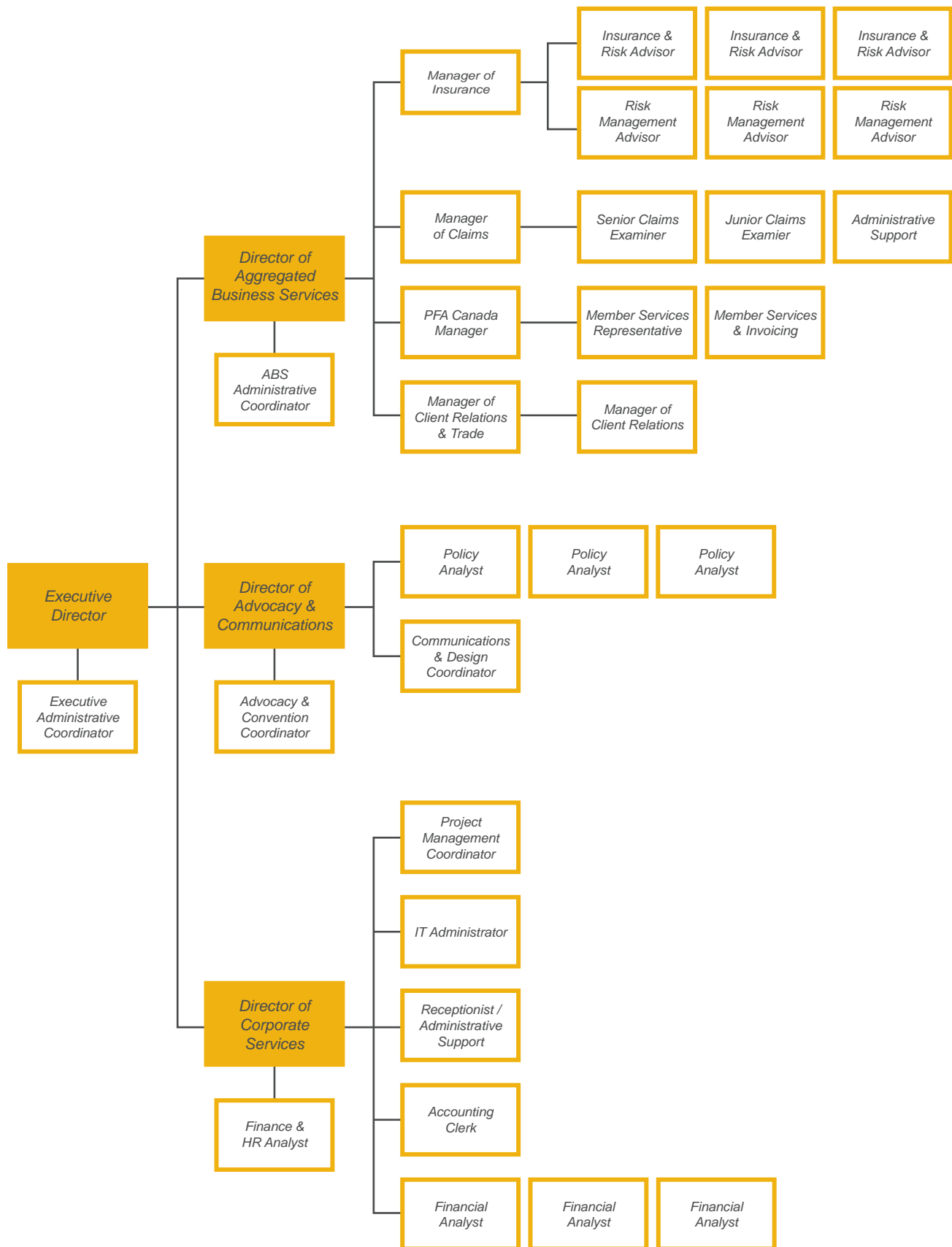
Lorraine Boake, *Member Services Representative*

Kayla Mason, *Member Services & Invoicing*

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*We said goodbye to the following staff in 2015-2016:*

Mash Huq, Kaala Brown, and Gary Williams.



# Year at a Glance

The AAMDC holds conventions, workshops, and seminars throughout the year to provide our members with the information and tools they need. Here are some of the highlights from the past fiscal year, **August 1, 2015 to July 31, 2016**.

## QUARTER I

*August – October*

- PFA/AAMDC Member Appreciation BBQ Series
- AAMDC Post-Secondary Scholarship
- Jubilee Insurance Workshops & Additional Named Insured (ANI) Seminars
- 2015 Risk Pro Insurance Training Sessions
- AAMDC Member Visits

## QUARTER II

*November – January*

- AAMDC Fall 2015 Convention
- R.W. Hay Award for Rural Administrative Excellence
- *Where it All Starts: Rural Alberta with the AAMDC* Video Featuring Doug
- Jubilee Insurance Specialty Workshops & Additional Named Insured (ANI) Seminars
- AAMDC Long Service Awards
- AAMDC Advocacy Report Card



## KEY EVENT: AAMDC Spring & Fall Convention

The AAMDC fall 2015 and spring 2016 conventions took place at the Shaw Conference Centre in Edmonton, Alberta. Delegates from around Alberta came together to hear plenary speakers, participate in breakout sessions, and vote on the resolutions that guide the AAMDC's advocacy efforts.

## KEY PROGRAM: The Elected Officials Education Program (EOEP)

The Elected Officials Education Program (EOEP) is a joint initiative between the AAMDC and the Alberta Urban Municipalities Association to provide professional development opportunities to Alberta's municipal elected officials. Elected officials can complete online or in-person courses on municipal governance, finance, planning, municipal collaboration, and other topics. In 2015-16, in alignment with the review of the Municipal Government Act, the EOEP initiated a curriculum review to ensure that each course is current and sharing best practices. The EOEP looks forward to unveiling a refreshed curriculum in 2017. The EOEP appreciates the opportunity to work with Alberta's municipally elected officials to strengthen Alberta's communities. For more information, visit [eoe.ca](http://eoe.ca).

### QUARTER III

*February – April*

- AAMDC Spring 2016 Convention
- 2016 AAMDC Trade Show
- AAMDC 2016-17 Provincial Budget Submission and Analysis
- Western Canada Municipal Association Meeting
- Genesis Branding Revealed for Approved Reciprocal Merger
- Jubilee Insurance Specialty Workshops & Additional Named Insured (ANI) Seminars

### QUARTER IV

*May – July*

- 2016 AAMDC Aggregated Business Golf Tournament in support of the Alberta Children's Hospital
- AAMDC Municipal Government Act Summer Tour
- AAMDC-AUMA Joint Board Meeting
- Jubilee Insurance Specialty Workshops & Additional Named Insured (ANI) Seminars
- PFA/AAMDC Member Support BBQ
- AAMDC Member Visits
- PFA Canada RFP Closed



# *Advocacy and Communications*

It's hard to believe it's been a full year since the last time I wrote this update. The 2015-16 fiscal year has been **another busy year for the AAMDC Advocacy and Communications Department**, with the review of the Municipal Government Act (MGA) consuming a significant portion of our time.

Between the sessions hosted by Alberta Municipal Affairs and our own five member consultations throughout the province, the summer seemed to go by in a heartbeat. At the time of writing, we are awaiting the second reading of Bill 21: *Modernized Municipal Government Act* to see how many of the AAMDC's recommendations are adopted.

At our 2016 spring convention, Alberta Transportation held a workshop looking for feedback and ideas for allocating the renewed Strategic Transportation Infrastructure Program funding which is due to be reinstated in 2017. This has been an ongoing priority for AAMDC members since the program was discontinued in 2013. In communication with Ministry staff, we were pleased to see that the initial draft of the funding program is aligned with much of what you, our members had identified as priorities. However, that being said, this draft was up for approval by higher levels of the bureaucracy and still had to go to Cabinet. We have not heard anything since early summer.

Asset management is another topic we have been waiting for an update on. In December 2015, the federal government approved the province's asset management approach. However, since then the province has been focused on the MGA amendments, and has not been able

to move forward. Fortunately, asset management is also a focus for the federal government who provided the Federation of Canadian Municipalities (FCM) with fifty million dollars to administer in order to build municipal asset management capacity across Canada. We understand that FCM is looking for ways to involve the provincial associations in the allocation of this funding.

Last year, we introduced "Doug" in our video *Where it All Starts: Rural Alberta with the AAMDC*. Doug turned out to be quite a hit both inside and outside our membership. Some of you even asked to borrow a Doug cutout for a function you were holding and as it turns out, Doug really has made his way around the province. In the upcoming year, we plan to expand our campaign to educate the provincial government and the public on the significant impact that rural Alberta has on the provincial economy.

On a final note I want to thank my talented and hardworking staff for all they do to support the board and their dedication to rural Alberta. If you see Tasha Blumenthal, Wyatt Skovron, Matt Dow, Cindy Carstairs or Courtenay McKay around, please stop us and say hello. We would all be more than happy to answer any of your questions. We hope you enjoy convention, see you there.

**Kim Heyman**

*Director of Advocacy & Communications*



# MGA Review

The Advocacy and Communications Department's main focus in 2015-16 was participating in the Government of Alberta's review of the **Municipal Government Act (MGA)**. The MGA is the defining legislation for municipalities in Alberta; it sets out roles, responsibilities, and legal requirements for how municipalities operate. It is also the second-largest piece of legislation in Alberta, so reviewing and updating it is both a large and important process.

The AAMDC's engagement with the province and other stakeholders over the past year was the culmination of several years of work by the AAMDC and its members to identify the strengths and weaknesses of the MGA, as well as positions as to how it could be improved to better support municipalities of all types in operating sustainably and serving residents and industry.

To form and communicate their positions, AAMDC board members and staff participated in countless committees and working groups dealing with everything from fundamental issues such as municipal autonomy and taxation ability to specifics such as inclusionary zoning and councillor training requirements.

In order to ensure that they were properly representing the rural municipal perspective, the AAMDC held five workshops for members in Lethbridge, Vermilion, Peace River, Barrhead, and Byemore during the summer of 2016. The purpose of these

workshops was two-fold: to inform the AAMDC's final submission on the proposed changes to the MGA, and to inform members of the proposed changes and their impacts.

While the work on the MGA to this point has been intense, it is not over. In 2016-17, the AAMDC will be informing input and rural perspective on over 50 regulations that will be revised or created to support changes to the MGA. The finalized legislation is expected in late 2016, with the regulations being finalized throughout 2017.



## *MGA by the Numbers*

406

Pages of the  
Municipal Government Act

52

Key issues that formed the  
basis of the MGA review

41

Pages of the AAMDC's final  
MGA review submission

5

MGA member workshops that the AAMDC  
held across Alberta in the summer of 2016.



# Representing Rural Municipalities

The AAMDC's **Advocacy and Communications** department takes our role as rural municipal advocates seriously. Our mission is to support sustainable rural communities. To do so, we work closely with government, with other stakeholders and partners, and most importantly, with **our members**.

We work hard to facilitate two-way conversations with Alberta's rural municipalities: we pass on what we learn from engaging at the provincial level, while we rely on members to give us the rural municipal perspective on a variety of issues, which helps us form our advocacy positions.

We rely on everything from resolutions and member visits to phone calls and quick chats to stay apprised of our members' priority issues. The image to the right shows some of the ways that the AAMDC communicates with our members, the government, and other stakeholders.



## Methods of Communication



Member Visits



Phone Calls



Quick Chats



Email



Formal Letters



Conventions



Resolutions



District Meetings

Icons designed by Freepik.





# Where It All Starts

*Check out the video at  
[aamdc.com](http://aamdc.com) or on YouTube!*

AAMDC members  
host much of the  
industry that has  
**supported the  
growth of Alberta**  
for over a century.

Whether it is  
agriculture, forestry,  
oil and gas activity,  
or tourism, rural  
Alberta is **"Where It  
All Starts."**

The AAMDC and its members have long understood the vital role that rural Alberta plays in supporting the province's economic growth and community development, but we wanted to spread the message beyond our membership to government, other stakeholders, and all Albertans.

In 2015, the AAMDC, with funding assistance from the Rural Alberta Development Fund, created a video highlighting the diverse economic benefits that rural Alberta produces and the local challenges that accompany them.

The video featured Doug, a big-city guy who didn't believe that rural Alberta was important. He was challenged to tour rural Alberta to see the contributions that rural communities make and the challenges they face.

Doug tours all over the province, witnessing firsthand intensive livestock operations, cement plants, gravel pits, and a number of other industries operating in rural Alberta. Speaking with municipal leaders and industry representatives about the importance of rural industry, Doug (and the audience) leave his tour with a good understanding of why rural Alberta is "Where It All Starts."



# AAMDC *Conventions*

Twice a year, the AAMDC brings together rural municipal councillors, administrative officials, stakeholder representatives, and government partners from across Alberta and Canada to **share ideas** and **build relationships**.







The Fall 2015 Convention saw “Doug,” the hipster urbanite, acquaint himself with rural Alberta as seen in the AAMDC video, *Where It All Starts*, available at [aamdc.com](http://aamdc.com) and on our YouTube channel.

The Spring 2016 Convention featured our annual trade show and included addresses from the federal Minister of Infrastructure and Communities Amarjeet Sohi; provincial Minister of

Transportation and Minister Infrastructure, Brian Mason; Minister of Municipal Affairs, Danielle Larivee; and Premier of Alberta, Rachel Notley.

Our conventions are excellent opportunities for our members to work with each other and learn about how they can improve their communities.



# Building Relationships

A major AAMDC priority for the past two years has been **building relationships with government**.



A new political party in power in Alberta meant new priorities, new ideas, and new processes for getting things done. For the AAMDC and its members, this process has included both challenges and great opportunities. The AAMDC believes that the most effective way to advocate is through collaboration and relationship-building, rather than conflict. In order to maintain this strategy with a completely new government, the AAMDC has been proactive in reaching out to ministers, MLAs, and government staff to provide the rural municipal perspective on key policy changes, and to understand the new priorities of the government and how these may impact rural municipalities.

In 2015-16, the AAMDC attended meetings with the Minister of Municipal Affairs, the Minister of Agriculture and Forestry, the Minister of Transportation and Infrastructure, the Minister of Energy, the Minister of Service Alberta, and the Premier of Alberta. AAMDC staff also attended many meetings with deputy ministers and other government staff on important issues. In addition to these meetings, the AAMDC has provided submissions to both the provincial and federal governments on a wide range of policy issues including broadband internet access, Alberta's *Local Authorities Election Act*, energy efficiency in Alberta, and the *Municipal Government Act*, among many others.



# Committee Participation

A major part of the AAMDC's advocacy efforts are representing our members on committees that address **province-wide issues**. This participation allows the AAMDC to bring the **rural municipal perspective**, driven by member direction, to the forefront. We've highlighted a few of our key committees this year, along with a list of all committee participation.

## Infrastructure and Asset Management Alberta (IAMA)

The AAMDC is an active participant in IAMA and serves on its organizing committee. IAMA represents the broader asset management community in Alberta and includes municipalities, associations, industry representatives, and individuals interested in improving asset management knowledge and capacity in Alberta. The main purpose of IAMA is to hold workshops that provide an opportunity for those in the asset management community to share information and learn about new trends and opportunities in the field. As asset management is becoming very important for all types of municipalities, the AAMDC is pleased to be an active participant in the IAMA.

## Municipal Climate Change Action Centre

As a partnership between the AAMDC, AUMA and Government of Alberta, the Municipal Climate Change Action Centre (MCCAC) provides funding, technical assistance, and education to support Alberta's municipalities in addressing climate change. This fiscal year, the MCCAC received increased government funding, enabling the launch of the Alberta Municipal Solar Program, and the continuation of successful programs, include TAME+ and the Climate Resilience Express. The AAMDC values the partnership that exists through the MCCAC and looks forward to continuing this relationship to enable municipalities to make improvements in their communities that contribute to GHG reduction and increase knowledge and awareness about the benefits of climate change adaption and mitigation.

## Municipal Government Act Review

As part of the Government of Alberta's extensive review of the *Municipal Government Act*, the AAMDC has continued their participation in a number of committees and working groups that looked intensively at the wide array of policy issues that the new MGA touches upon. These include, but are certainly not limited to, discussions on how to assess community and non-profit organizations, how to address the infrastructure challenges associated with intensive agriculture operations, and how to manage regional growth around Alberta's metropolitan areas. As the provincial government looks to finalize the MGA in preparation of the 2017 municipal elections, the AAMDC will continue to be involved in the development of regulations throughout the next fiscal year.

## Other Committee Participation

AAMDC-AUMA Joint Operating Committee

AAMDC Resolutions Committee

Alberta Land Institute Community Advisory Board

Alberta Water Council – Conservation, Efficiency and Productivity Project (CEP) Team

Alberta Water Council – Lakes Management Working Group & Project Team

Alberta Water Council – Water Literacy Project Team

Alternative Transportation for Seniors Advisory Committee

Community Emergency Management Program

Drought and Excessive Moisture Advisory Group

Elected Officials Education Program (EOEP) Management Team

EOEP Marketing and Branding Working Group

FCM Ad Hoc Working Group on Rail Safety

FCM Asset Management Working Group

Girder Engineering Assessment Steering Committee

Infrastructure and Asset Management Alberta

Intensive Agricultural Operations Working Group

Minister's Awards for Transportation Innovation Review Committee

Municipal Climate Change Action Centre Steering Committee

Municipal Dispute Resolution Advisory Committee

Municipal Government Act (MGA) Review

Municipal Sustainability Strategy Advisory Committee

Operation Lifesaver Advisory Committee

Strategic Transportation Advisory Committee

Strategic Transportation Infrastructure Program Review Committee

TRAVIS MJ Advisory Committee

Watershed Resiliency and Restoration Program Advisory Team

# Priority Issues

The AAMDC advocates on a wide variety of issues on behalf of rural municipalities. Because AAMDC members are responsible for providing a wide range of services and infrastructure, **the AAMDC is involved in providing input or collaborating with government on issues in nearly every government ministry**. The list below provides some examples of the key issues that the AAMDC has been involved in over the past year. It is by no means exhaustive, but speaks to the diversity of rural municipalities.

## Farm Safety

In late 2015, the Government of Alberta introduced the *Enhanced Protection for Farm and Ranch Workers Act*, which extends WCB insurance requirements to farm and ranch workers, as well as Occupational Health and Safety (OHS), labour relations, and employment standards codes to farms and ranches. This decision was met with opposition from many in the farm and ranch industry, as well as rural municipalities that host most of Alberta's agriculture activity. The primary concern was that the standards would be incompatible with the unique work requirements in the agriculture industry.

The AAMDC provided members with an overview of the Act and a jurisdictional scan of how agricultural work is regulated in other jurisdictions. The AAMDC also advocated to Alberta Agriculture and Forestry about the need to collaborate with the agriculture industry when setting the details of how various standards will be applied to farms and ranches. As of the end of 2015-16, the AAMDC is participating in one of six working groups that had been established to provide guidance on fairly applying the standards to the agriculture industry.

*The combination of shifting demographics and financial constraints has forced the provincial government to review many of their programs and funding commitments.*

## Asset Management

Efficiently planning, building and maintaining infrastructure is rapidly becoming an emerging issue for municipalities of all types and sizes. Both provincial and federal levels of government are moving to encourage municipalities to adopt asset management practices, that in some cases will link the development of asset management capacity to the distribution of grant funding.

The AAMDC has recognized the importance of asset management, and has strived to provide resources to their members as well as represent rural municipalities by collaborating with provincial and federal governments to identify reasonable expectations for municipal asset management uptake. The AAMDC actively participates in Infrastructure and Asset Management Alberta, the Federation of Canadian Municipalities' Asset Management Working Group, and assisted the Government of Alberta in developing their provincial plan for developing municipal asset management capacity required under the Canada-Alberta Gas Tax Agreement.

## Rural Physician Action Plan

The combination of shifting demographics and financial constraints has forced the provincial government to review many of their programs and funding commitments and in 2015-16, the Government of Alberta undertook a review of the Rural Physician Action Plan (RPAP). RPAP is an organization that connects rural communities with physicians to ensure that rural residents have timely access to medical care and that physicians are supported in the communities where they work. Upon hearing of the review of RPAP, the AAMDC and its members strongly advocated for the continuation of this critical program. The review has since concluded that RPAP is a valuable asset to rural communities and the provincial government has chosen to renew its funding and will even consider expanding its mandate to include other health care professionals in the future.

## Rural Road and Bridge Funding

As AAMDC members manage approximately 75% of Alberta's roads and 60% of Alberta's bridges, adequate road and bridge funding has always been an AAMDC priority. This became more important when the Government of Alberta eliminated funding to the Strategic Transportation Infrastructure Program (STIP) in 2013. Thanks in part to the AAMDC's advocacy on this issue, STIP funding will return in the 2016-17 provincial budget.

In 2015-16, the AAMDC collaborated with Alberta Transportation to develop parameters around the re-launched STIP program to ensure it will best meet the needs of rural municipalities. The AAMDC consulted with members to determine which infrastructure types are most in need of funding and how funding should be allocated.



# Resolutions

Resolutions form the **backbone of how the AAMDC advocates**. We take the direction of our members seriously, and strive to prioritize that direction through advocacy efforts. Below you will find a summary of resolution “wins” from the 2015–16 year.

## About Resolution Wins

Defining resolution “wins” is always tricky, as it typically relies on changes to legislation or how government programs operate. In many cases, the AAMDC makes significant progress on issues identified with resolutions, but not quite enough to declare them as “wins.” Typically, we consider wins to be resolutions in which we are able to define the status based on the government’s response as one of the following:

- **Accepted:** government response addresses intent of resolution
- **Accepted in Principle:** government response indicates progress is being made towards addressing intent of resolution
- **Accepted in Part:** government response addresses intent of one or more parts of a resolution with multiple requests

The following resolutions achieved one of these statuses in 2015-16:

### 16-14F: Family and Community Support Services (FCSS) Funding

In budget 2015-16, the Government of Alberta increased funding for FCSS services from \$76 million to \$101 million, which is a needed increase to ensure that FCSS services continue to assist vulnerable Albertans. It is unclear as to whether this funding will continue to grow commensurate to population growth and inflation, as requested in the resolution.

The AAMDC is currently in the process of collaborating with the Family and Community Support Services Association of Alberta, Alberta Urban Municipalities Association, and Inter-City Forum on Social Policy to engage the Government of Alberta in a strategy to strengthen FCSS programming.

As a result of the funding increase and the ongoing efforts of the AAMDC to work with other stakeholders on improving FCSS services, this resolution is deemed **Accepted in Principle**.

## 9-13F: Summer Temporary Employment Program

In the 2015-16 provincial budget, the Government of Alberta has dedicated \$10 million per year for the next two years to return the Summer Temporary Employment Program (STEP). The AAMDC is pleased by this decision and looks forward to the return of the program in the summer of 2016.

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### 2-13S: Natural Resources Exploration

With the creation of the new status, **Accepted in Part**, the government response was reviewed and some elements of ask in this resolution have been met. The government's response summarizes a number of policies already in place to support clauses 1 and 4 of the resolution. The response also notes the work being done related to mapping of groundwater (clause 3); however, this long-term project is still underway as the province currently focuses on high development areas.

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### 15-14F: TELUS Line Locates

The Alberta Common Ground Alliance (ACGA) is currently leading advocacy efforts at the provincial level to have legislation developed requiring all owners of buried infrastructure to register their infrastructure networks with Alberta One-Call and fulfill locate requests within a legislated time frame. The ACGA has indicated that the Government of Alberta is supportive of working with them and other stakeholders, including

the AAMDC in developing legislation. While this legislation, if developed, may cause some municipalities challenges as buried infrastructure owners, it will solve the issue of TELUS not responding to locate requests within a reasonable timeframe. As such, this resolution is deemed a status of **Accepted in Principle** based on the Government of Alberta's support, and will be monitored as the process proceeds.

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### 6-14F: Improvement of Highways in Alberta

The Government of Alberta's 2015-16 budget reduced highway maintenance funding from the previous year. This is expected to result in a reduction in preventative maintenance such as crack-sealing, which will likely decrease the overall lifespan of Alberta's highways. Alberta Transportation's 2015-16 business plan identifies several priority initiatives that may lead to the long-term improvement of highway infrastructure, including the following:

- Create and implement a transparent and infrastructure plan to sustain an efficient and effective road network in Alberta.
- Enhance transportation asset management planning to support strategic decision-making, taking into account life-cycle costs, economic, environmental and social impacts.
- Implement approaches to ensure highway operations and maintenance achieve the results Albertans need.

While the 2016-17 provincial budget maintained the reduction in summer highway maintenance, this was emphasized to be a short-term measure by Alberta Transportation staff. Additionally, the 2016-17 provincial budget included an increase of \$71.5 million for provincial highway rehabilitation compared to the 2015-16 budget.

As a result, this resolution has been assigned a status of **Accepted in Principle**, and the AAMDC will continue to advocate for the expedient return of summer highway maintenance funding.

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### 2-15S: Elk Quota Hunt

The AAMDC appreciates the willingness of Alberta Environment and Parks to implement elk quota hunts and extend hunting seasons in order to address elk population growth. As the resolution specifically asks for an elk quota hunt based upon the principles of the former chronic wasting disease quota hunt, and this has not yet occurred, this resolution is assigned a status of **Accepted in Part**.

## 5-15S: Review of Alberta SuperNet Agreement with Axia SuperNet Ltd.

According to the government response, Service Alberta is in the process of developing a long-term digital strategy to leverage its initial investment into SuperNet to ensure it supports reliable, competitive, and affordable internet service for rural Albertans.

As the response indicates that a new contract has not been signed with Axia, and that the current agreement as well as the overall role and effectiveness of SuperNet is being reviewed, the AAMDC assigns this resolution a status of **Accepted in Principle**, pending the completion of the ten-year digital strategy and review of the current SuperNet agreement.

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## 1-15F: Continued Provincial Funding Support for Municipalities

The Government of Alberta response indicates a dedication of MSI funding beyond the 2018 timeline identified in the resolution. However, the response also indicates that beyond this funding identified in the province's 2015 capital plan, there is no long-term MSI strategy beyond 2019-20. The AAMDC is encouraged by the Government of Alberta's willingness to develop a long-term municipal infrastructure strategy. Until this action begins, this resolution is assigned a status of **Accepted in Principle**.

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## 2-15F: Enhanced Funding for Roads, Highways and Local Bridges in Rural Municipalities

The AAMDC is pleased by the Government of Alberta's commitment to restore Strategic Transportation Infrastructure Program (STIP) funding in the 2017-18 and 2018-19 budget years, and appreciate their willingness to work with AAMDC members to ensure that STIP funding best meets the needs of rural and small urban municipalities. The details of how the new STIP funding will be allocated have not yet been finalized, but the previous STIP program provided funding for both local road bridges and resource roads, which would meet the intent of this resolution. This, combined with the long-term capital funding for provincial highways and roads identified in the government response, along with increases in the 2016-17 provincial budget to funding for provincial bridge construction and highway rehabilitation, is encouraging.

Despite these encouraging investments into rural roads and bridges, there is no indication that STIP funding will be pro-

vided consistently beyond the two year, \$100 million commitment. Until a long-term commitment to funding rural roads and bridges through STIP or a similar program is announced, this resolution is assigned a status of **Accepted in Principle**.

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## 5-14F: Reinstatement of Funding for Resource Roads and Local Bridges in Rural Municipalities

In the 2015-16 provincial budget, the Government of Alberta allotted \$100 million towards the Strategic Transportation Infrastructure Program (STIP), which includes the Resource Road Program and Local Road Bridge Program, in its five-year capital plan. According to the capital plan, \$35 million will be contributed to STIP in 2017-18, and \$65 million in 2018-19.

The Government of Alberta is using the 2016-17 budget year to consult with municipalities to ensure that STIP is organized in the most useful possible way. As the return of funding for the 2017-18 budget year was again confirmed in the 2016 provincial capital plan, this resolution has been assigned a status of **Accepted**.

# 10-15F: Maintenance of Provincial Funding for Seniors' Lodging

This resolution has two purposes: to request the Government of Alberta to review and finalize the seniors lodge program review, and to increase funding to the seniors lodge program. As the program review has been provided to Alberta Seniors and Housing for finalization, the first request in the resolution has been met. However, the government's response gave no indication of any imminent plan to increase funding to the seniors lodge program, though funding levels for general seniors housing saw an increase in the 2016-17 budget from \$177 million to \$324 million. This increase came largely through additional assistance to the Alberta Social Housing Corporation which provides affordable housing for both seniors and non-seniors. The AAMDC will monitor this resolution to fully determine whether the funding increases are meeting the intent of the resolution. This resolution is assigned a status of **Accepted in Part**.

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## 6-15F: Re-introduction of Bill 204 to Address the Matter of Adverse Possession

The AAMDC is encouraged by Service Alberta's response, which supports the resolution and the need to eliminate the concept of adverse possession from the Land Titles Act. The resolution requests the reintroduction of specific legislation that would eliminate adverse possession, which has not occurred. As such, this resolution is assigned a status of **Accepted in Principle**, and the AAMDC will monitor developments such as the reintroduction of Bill 204 or similar legislation.

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## 20-15F: Capital Funding for Community Airports

The assertion that funding from the Municipal Sustainability Initiative, Alberta Community Partnership, and federal Small Communities Fund can be used for community airport construction and upgrades is technically accurate. However, for many municipalities it is unrealistic given the core infrastructure maintenance and construction needs that such multi-use grant programs are typically used for in most municipalities. It is for this reason that the resolution requests the return of funding to a dedicated program for community airports.

The return of the Strategic Transportation Infrastructure Program (STIP) in the 2017-18 budget year is an encouraging development, as the STIP previously included the Community Airport Program (CAP) sub-component. As the details of how

STIP funding will be allocated are not yet finalized, it is unknown if it will contain the CAP sub-component, although in consultations with the AAMDC, Alberta Transportation has been receptive to this idea. Until the STIP parameters are finalized, this resolution is assigned a status of **Accepted in Principle**.

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## 24-15F: Alternative Energy Source – Solar Power

The initiatives outlined in the Government of Alberta's Climate Leadership Plan and highlighted in the response to this resolution indicate a willingness from the province to develop policies and initiatives that will encourage municipalities to be leaders in solar power generation. Particularly encouraging is the commitment to funding allocated through the Municipal Climate Change Action Centre (MCCAC).

As the Government of Alberta plans to review the technical and regulatory aspects of microgeneration during 2016, this resolution is assigned a status of **Accepted in Principle** pending the outcome of those consultations and the development of new micro-generation regulations and initiatives.

*Check out the Fall 2015  
and Spring 2016 Advocacy  
Report Cards on our website  
at [aamdc.com](http://aamdc.com)*



## AAMDC Municipal Government Act Workshops

Sometimes an issue is so important that the AAMDC has to communicate in person with members. In the summer of 2016, the Government of Alberta introduced Bill 21: *Modernized Municipal Government Act* for first reading. In order to inform members of the major changes proposed in the Act and to receive their feedback, the AAMDC's Advocacy and Communications department hit the road for five member workshops across the province. Turnout was high and conversation was great at all five. The input received from members played a major role in shaping the AAMDC's input on the proposed amendments, and put members in a strong position to develop their own submission to the province.

## Contact Newsletter

The most important way for the AAMDC to communicate important news and opportunities to members is through our weekly Contact newsletter. In addition to member bulletins that provide important information on issues such as consultation opportunities and legislative changes, Contact also features announcements, reminders, municipal job postings, rural news, and other features.

# Communications

At the heart of the AAMDC's advocacy efforts is communication. This includes communication with members, the provincial and federal governments, other stakeholders, and the public. Conveying our messages to multiple audiences requires a substantive strategy and a wide range of communication tools. We are always focusing on expanding how we communicate and on strengthening the tools we use.

## Social Media

To the AAMDC, social media is a great way to communicate important news and events to members, the public, and the media. AAMDC Twitter focuses on providing information about upcoming events or other information relevant to members and those interested in rural municipal issues. The AAMDC's LinkedIn page focuses on providing an overview of what we do, our purpose, and our mission. Combined, the AAMDC's social media presence aims to showcase what the association is all about, as well as share information important to rural Alberta.

## AAMDC Advocacy Position Statements

The AAMDC's position statements are a one-stop shop for government and stakeholders to gather a quick overview of the rural municipal perspective on major issues. Position statements are also designed with our members in mind: they provide concise, customizable positions on the issues most prominent in rural Alberta, from transportation to municipal funding to water and wastewater infrastructure. Position statements are the first step in learning about the AAMDC's policy priorities. For further information, check out our publications, resolutions, or contact the AAMDC's Advocacy and Communications department or a member of the Board of Directors.


## AAMDC President's Update

One of the primary ways that the AAMDC keeps members apprised of our work on their behalf is through AAMDC President Al Kemmere's monthly update to members. The update keeps members apprised of the work that the AAMDC Board of Directors is undertaking, and the issues that are being advocated on. It is a great tool for keeping members in the loop.



# *Aggregated Business Services*





Despite a very tumultuous economy, **AAMDC's Aggregated Business Services (ABS)**, which is comprised of Jubilee Insurance Agencies Ltd, PFA Canada and the Trade Division, **was able to post a successful year.**

We feel that this success is the culmination of operational plans put in place in previous years that are now bearing fruit. In response to the changing market, ABS evaluated and improved its vendor relationships in the areas of pricing, marketing cooperation, and contract terms.

- **Jubilee Insurance Agencies Ltd. (JIAL)** began to reap the benefits of its marketing programs, and saw an increase in its total insured values and equipment count. This was paired with a reduction in the overall premium as JIAL pushed its partners to ensure that its members were being rewarded in premium reductions for their positive loss ratios. This cost-conscious approach will be seen again in the 2016-17 fiscal year. Furthermore, improvements were made to the risk management offerings and as a result there was an improvement in the loss ratios in most lines of coverage.
- **PFA Canada** experienced an uncommonly stable year. After years of consistent volume growth, this stability was represented by a flattening in the litre volume. Decreased snowfall and construction activity were the primary drivers behind that contraction. PFA Canada is very proud to have added Tyler Hannemann as its new manager, and while Tyler was only on board for slightly over half of the year he led PFA Canada through its RFP process which yielded the addition of another large supplier and significant

cost reductions for the membership. Tyler was able to utilize this new pricing to secure several new large members, so PFA plans to be in growth phase in the coming year.

- **The Trade Division** experienced a very successful year despite the changing landscape. This included navigating a vast array of business lines from group benefits to printer paper. Much of the work was completed with vendors to ensure that members are receiving the best possible value. This process included renegotiating tire pricing, conducting a grader blade RFP, and adding complimentary vendors to ensure the best possible value. The Trade Division focused on its goals of consistency, transparency, and partnership to ensure that AAMDC members were engaged and comfortable with the program offerings.

The AAMDC Aggregated Business Services area is fortunate to have the best team in the industry. From our traveling staff to our inside customer service folks, I believe that we have a great team that is here to respond to our membership. With the successful 2015-16 fiscal year behind us and strong plans in place for the next year, we can only expect another excellent year.

**Duane Gladden, MBA**

*Director of Aggregated Business Services*

# Trade Division Update

The 2015-16 fiscal was a **positive year for the Trade Division**. In a year of economic uncertainty throughout the province, mild winter conditions and new competition in the marketplace, the Trade Division was able to **exceed budgeted forecasts** and are in an **encouraging position** as we look forward to the new fiscal year.

- **Standing Offerings through an RFP Process:** One of the primary objectives of the 2015-16 fiscal year was to establish the Trade Division's procurement process and create trade agreement compliant standing offers through publicly posted requests for proposals (RFPs). Standing offers for fabric shelters and ground engagement tool programs were vetted and awarded in the first half of the fiscal year. Traffic signs and culvert standing offers will be completed in the 2016-17 fiscal year. Creating standing offers through an RFP process will present the membership with contract solutions that are fully compliant with trade agreements.
- **New Supplier Programs:** AAMDC welcomed Acklands Grainger, Fox Energy Systems, Coverco Buildings, Wurth Canada, Shaw Enterprises and Supreme Basics to the approved supplier portfolio. The introduction of these new partners will further diversify the Trade Division portfolio, adding value to the membership.
- **Affinity Programs:** The Trade Division's affinity programs maintained momentum in the 2015-16 fiscal year. Lane Quinn Benefit Consultants, 8760 Energy and NAPA Auto Parts have all added new AAMDC members to their portfolio and provided them with significant discounts on essential services while delivering exceptional service and implementation.
- **Consistency, Transparency and Partnership:** As we move into the new fiscal year, the Trade Division will be focusing on providing *Consistency, Transparency, and Partnership* to members and vendors:
  - Consistent** pricing, products and services available to all AAMDC members;
  - Transparent** pricing and discount models;
  - Partnership** with each of the Approved Suppliers to achieve program success.

Looking forward, the 2016/17 strategy will remain dedicated to servicing the needs of our members. The Trade Division will seek to add another level of value to the membership by continuing to secure competitive pricing models and remain active with the membership. We look forward to increasing our presence at member visits, conferences and trade shows, training seminars and member appreciation events. Building on these relationships keeps the Trade Division informed of the member's' needs while also providing members with a strong understanding of the value and service that the Trade Division offers.

We would like to thank you for your continued support of the AAMDC and the Trade Division. We remain devoted to strengthening our programs and look forward to continuously working with our loyal members in the upcoming year.

**Carolyn Caldwell**

*Manager of Client Relations & Trade*



# ABS Benefits Program

The AAMDC Trade Division proudly offers municipalities and all public sector entities in Alberta a unique **employee benefits program**. By partnering with Lane Quinn as a service provider, AAMDC provides a new outlet for organizations to customize individual benefit programs which fit their employees' needs and financial parameters.

The program, started in 2013, continues to grow; currently over 60 AAMDC members take part with over \$10 million in insured and ASO (Admin Services Only) premium. Currently, there are over 2,600 individuals taking part in the program.

The current changes in the economy will present new challenges as well as the introduction

of high cost pharmaceuticals. We have noticed an increase in disability claims particularly due to mental/nervous conditions.

With Lane Quinn, AAMDC is developing a retiree health and dental product as well as a multi-employer program to provide additional options to AAMDC members. We look forward to continuing to grow our program.

# Jubilee Insurance Update

This past year, Jubilee Insurance Agencies had set some **ambitious strategic goals** which carried a **substantial impact** on the program as a whole.

These goals included:

- Product strategy; addition of new products and coverage options to meet the changing needs of the membership.
- The implementation of a Claims Rated Premium Distribution Model.
- The merging of Jubilee Reciprocal Insurance Exchange (JRIE) with Genesis Reciprocal Insurance Exchange (GRIE) to form Genesis.
- The addition of new insurance partners to offer improved service levels to the members.

Although new product integration is ongoing, 2016 has seen the launch of both cyber liability and legal expense insurance programs. As exposure trends continue to evolve, Jubilee will continue to research and enhance our product offerings to address the changing needs of our membership. Effective with the 2016 renewal, Jubilee will be able to offer higher deductibles to those members who wish to lower premiums and have more direct control over claims.

The implementation of our Claims Rated Premium Distribution Model has had a number of positive effects for our program. Primarily it has incentivised the membership to encourage their risk management initiatives to improve loss ratios by directly affecting the amount of claims paid out. Loss ratios have quickly become a topic of discussion amongst the membership, and the number of requests for quarterly claims reports has grown substantially. These requests increase member awareness and help to facilitate the generation of feedback regarding their claims results, making them more responsive in improving negative trending during the policy term.

The two reciprocals, JRIE and GRIE, were merged as of November 1, 2016 to form one reciprocal, Genesis. Genesis will write both property and liability insurance, and will lower expenses that will directly support better rates for the reciprocal members.

After many years, the 2015 renewal saw a change in insurance provider partnerships for our automobile insurance program, as well as our excess liability program. This resulted in not only a reduction in premium, but also an improvement in service levels. This has enabled Jubilee to reinforce its value proposition within the marketplace.

The sustained “soft market” in the insurance industry continues to drive down insurance rates, and it is unclear how long this will last. This year it is more advantageous to lower our reciprocal aggregate level and purchase excess insurance rather than maintain our self-insured retention. This coupled with the positive loss experience by the membership has resulted in favourable renewal terms that we will present in November. With this in mind we will continue to build on this year’s achievements to further enhance our program for the future.

**Craig Pettigrew, CIP, CRM**

*Manager of Insurance*

# JRIE & GRIE Update

The 2015-16 year for the Jubilee Reciprocal Insurance Exchange (JRIE) and the Genesis Reciprocal Insurance Exchange (GRIE), was highlighted by very successful financial years (2015) and by the decision to merge the two reciprocals under the Genesis banner. This decision was years in the making and culminated at the 2016 AGM when the membership voted unanimously to merge the reciprocals through a Transfer and Assumption agreement. This merger will yield significant benefits to the subscribers as the reciprocals will be able to trim significant costs, which should yield positive impacts on subscriber premiums. In addition to all of the work focused on the above noted merger, JRIE/GRIE had a very productive year in several key areas noted below:

- JRIE/GRIE continued with its process for Own Risk and Solvency Assessment (ORSA). This process involves the production of key metrics reporting for the Office of the Superintendent of Insurance.
- The reciprocals once again reviewed all risk financing options to develop the best possible outcome for the membership from a pricing and coverage aspect. As a result, JRIE increased its aggregate retention to \$7M from \$6M and GRIE increased its retention to \$5M from \$4.5M.
- Funding reviews were conducted for both JRIE and GRIE to assess the optimal aggregate levels and the reciprocals are establishing strategic plans to achieve adequate aggregate levels for our growing risk.
- JRIE strives to focus on risk management reinvestment, and continues to progress in stage 2 of the property appraisal program. Both GRIE and JRIE members have continued to participate in risk inspections done by third party specialists.
- Both reciprocals posted strong net incomes, with JRIE achieving a \$1,369,847 and GRIE posting a \$1,186,187 for the 2015 fiscal year.
- Both reciprocals maintained above provincial and federal stated goals for the minimum capital test (MCT) levels and reserve and guarantee levels. This indicates a continued strong financial position.
- Both JRIE and GRIE continue to meet and exceed the requirements of the Office of the Superintendent of Insurance. The reciprocals have experienced positive claims development and have passed all claims audits with extremely favourable results.

The JRIE and GRIE reciprocals have been in a very healthy position for the past several years. We have worked to ensure that while being cost conscious, we are equally focused on the programs' sustainability and as the above items show we have been successful in striking that balance. While the programs continue to grow, management has been diligent in only adding additional members that will benefit from the reciprocals but also benefit all other subscribers with positive loss ratios. The advisory boards have been and are continuing to ensure that member service remains the focus of the program, while encouraging the merger of two very healthy programs. We truly believe that all subscribers should be proud of their ownership in JRIE/GRIE and be happy with the program offering, and we are sure that they will be even more impressed with the merged program in the future.

**Duane Gladden, MBA**  
*Principal Attorney, JRIE*

**Gerald Rhodes, CLGM, MBA, CAE**  
*Principal Attorney, GRIE*

# Genesis Merger

Genesis is the newly re-branded Genesis Reciprocal Insurance Exchange. Genesis merges both the Genesis Reciprocal Insurance Exchange (liability) and the Jubilee Reciprocal Insurance Exchange (property), bringing our members the **best of both programs under one entity**.

This process began three years ago with the merging of the reciprocal renewal dates, as part of our efforts to create greater efficiency and cost savings for our subscribers. We are continually looking forward to further the growth and success of our program, and the merger will do just that.

All aspects of this merger are being done in the best interest of our valued subscribers. With this merger comes:

- A **better spread of risk** by diversifying program lines and claims risk across the two reciprocals;
- **Cost savings** for regulatory requirements such as actuarial and licensing costs;
- A **simplified governance** model;
- A **better marketing position** for annual renewal negotiations.

There will be no change in our insurance programs or offerings; you'll still be receiving the same great care and consideration. There will also be no interruption in service; you will be able to carry on with business as usual.

With this merger, Genesis will save a significant amount, giving us the ability to reduce and/or stabilize member costs. There will be a long term positive effect on subscribers resulting from this merger. Within the new structure, all equity will continue to be tracked based on the individual coverage line, just as is done today; subscribers will continue to enjoy their current coverages and see no change in the level of protection. There will be no change in staff, and so there will be no change in the level of service. Our entire team is ready to assist members as needed.

The merger was completed November 2016.





# Genesis



## What is Genesis?

Genesis is the newly rebranded Genesis Reciprocal Insurance Exchange. Genesis Reciprocal Insurance Exchange is a not-for-profit organization that provides reciprocal insurance coverage to its members. We are currently being formed to further the growth and success of our programs, and this merger will do just that.

## What will the effect be on our organization?

There will be no change in our insurance programs or offerings, you'll still be receiving the same great care and consideration. There will be no interruption in service; you'll be able to carry on with business as usual.

The only thing you'll need to take care of is to review and sign your New Subscriber Agreement that will be provided to you in the coming months. This new agreement is very closely modeled on the previous Subscriber Agreement that was signed in 2014, with some minor updates.

## What are the financial implications of this merger?

With this merger, Genesis will save a significant amount, giving us the ability to reduce and stabilize member costs.

There will be a long-term positive financial effect on subscribers resulting from this merger. Within the new structure, all equity will continue to be tracked based on the individual coverage term, just as it has been today. Subscribers will continue to enjoy the same coverage and benefits that they have enjoyed. With this program, claims and cost, your subscriber history will continue to be tracked independently and it is currently just with the existing reciprocal model. The merging of the reciprocal will have no effect on the claims cost model. There will be no change in cost, and there will be no change in the level of service. Our intention is to continue moving forward, ready to meet you as needed.

## Is this a brand new offering?

No, Genesis is simply a restructuring of the current reciprocals into one that better suits our subscribers' needs.

## Didn't I sign this agreement just a few years ago?

We restructured the most recent iteration of our reciprocal agreement to new, which was our last reciprocal agreement. The creation of Genesis is just what we need to be signed by each of our subscribers.

# PFA Update

The 2015-2016 fiscal year was a very interesting one for **PFA Canada**. There was some team member change-over (I, Tyler Hannemann, took over as PFA Manager in November 2015), system upgrades, and the posting and awarding of our RFP for fuel and lubricants. PFA is pleased to report:

- **Business Acquisition and Development:** Since December 2015, PFA Canada has added some key counties in Alberta into our fuel program. There were issues in Ontario throughout the last half of the year but with the close of the RFP, the relationship has improved and we have seen some positive fuel analyses for members since. The RFP allowed PFA Canada to re-sign new contracts with UFA and Imperial Oil while adding Suncor Energy Products (Petro-Canada) as a supplier. This move allows PFA Canada to have better geographical coverage across Canada and also provide more options for our members to use. Our volume growth over the past three years has benefited our members with increased discounts for all as a result of the RFP.
- **Volume Increases:** For 2015-16 PFA Canada facilitated just under 60 million litres of fuel and lubricant transactions across Canada. This was a 2.4% increase from our previous year's volumes.
- **Increased Marketing/Service Capacity:** Since the addition of the PFA Canada Manager we have seen an increase in fuel analyses completed as a result of the increase in tradeshow attendance, as well as member and potential member visits. Moving forward, our focus remains on achieving a higher level of organic growth by building our relationships with our partner associations and using their marketing staff to actively promote our program.
- **Continual System Improvements:** In the ever-evolving digital age, PFA Canada is investigating ways to improve our analysis request system and website to improve the process for our members. With increased website functionality we hope to see more member requests coming through online instead of over the phone.

PFA continues to grow, and with new pricing structures we look forward to seeing this growth continue over the next year. With a very aggressive marketing approach, we plan to hit our volume targets with the gaining of new membership, but also plan to increase our retention numbers. Our members can expect a very hands-on approach from myself and the PFA staff; our goals are to provide ease of service, dependability, and to continually work with our suppliers to provide excellent service and competitive prices for all.

**Tyler Hannemann**

*PFA Manager*

# PFA Canada RFP Update

The **PFA Fuel and Lubricant Program** is an innovative national program specializing in the distribution of fuel and lubricants.

Through strategic partnership, PFA offers a simple alternative to managing fuel and lubricant purchases, and ensures that its member municipalities are purchasing fuel at a fair cost. PFA Canada's goal is to not only provide fuel and lubricants at a competitive price, but also to establish a fuel management system to ease administrative stresses.

PFA goes to RFP every three years on behalf of its entire membership. With over 60 million litres of fuel and lubricants purchased annually and growing, PFA is able to use this number to command discounted fuel pricing. The 2016 PFA RFP closed May 26th. With the responses to the RFP received, all members will see a reduction in price if they choose to stay with their current vendors. Potentially one million dollars in savings is available if all members were to choose to switch to their individually recommended suppliers based on the RFP results.

The results of the RFP are a very strong indication of the strength of the PFA Canada program moving forward. With PFA's growing activity in the market these RFP results could not have come at a more opportune time.

PFA has developed standing offer contracts with UFA, Imperial Oil, and Petro Canada for bulk, cardlock, retail, and lubricants in Alberta, as well as standing offer contracts with Imperial Oil and Petro Canada for bulk, cardlock, retail, and lubricants in British Columbia, Saskatchewan, Manitoba, and Ontario.





# *Corporate Services*



## The Corporate Services Department **proudly provides** a **wide variety** of administrative and financial services to all entities within AAMDC...

...including the two subsidiaries, PFA Canada and Jubilee Insurance Agencies Ltd (JIAL), and the two insurance reciprocals, Jubilee Reciprocal Insurance Exchange (JRIE) and Genesis Reciprocal Insurance Exchange (GRIE). On behalf of the Corporate Services department team, I am pleased to present some of the accomplishments of the last year.

- **Strategic Planning and Policy:** This year the AAMDC Strategic Plan: 2016-18 was developed. Sessions were held with staff, directors, and the Board of Directors. It incorporates the mission, vision and values of the organization, and also integrates the Strategic Vision approved by our members at the Spring 2015 Convention. The Strategic Plan outlines key objectives of leadership, advocacy, member support, aggregated business services, finance and resource management, staff resources, and process management. Planning can be a challenging task and I thank all who participated to build this great road map!
- **Human Resources and Administration:** Our people are the association's greatest asset. We strive to create a safe and supportive environment for people to achieve their own goals as well as those of the organization and our members. Education and professional development is critical to achieving and maintaining a motivated and skilled workforce. We continue to support those efforts and provide the day to day administrative human resource functions for our staff and board members.
- **Information Technology:** We continued with integration of our IT infrastructure and enhancing the use of current technologies. A significant area of focus is access to data for the right people at the right time. Software provides fantastic tools and we are working to optimize the use of those assets to improve our business processes. We have initiated a review of our website and on-line tools to determine the best way to enhance information sharing and interaction for our staff and members.
- **Facilities:** Continued growth and demand for AAMDC services has placed some pressure on our existing office space. Creative space utilization is key to providing the resources needed. We continue building maintenance schedules to keep our facility up to date so it can be fully utilized by staff, members, the Board of Directors, and committees.
- **Finance and Accounting:** The financial position of all five entities remains strong and the membership was well served with an AAMDC dividend declaration of \$250,000. Please contact us for a copy of the detailed financial statements and notes.

I want to thank the fantastic Corporate Services team and Gerald Rhodes for their support through my first full year as Director. Credit goes to the dedicated and professional team who work with all areas in the organization to achieve our common goals. I look forward to another great year!

**Olly Morrison**

*Director of Corporate Services*

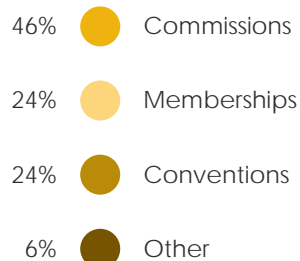
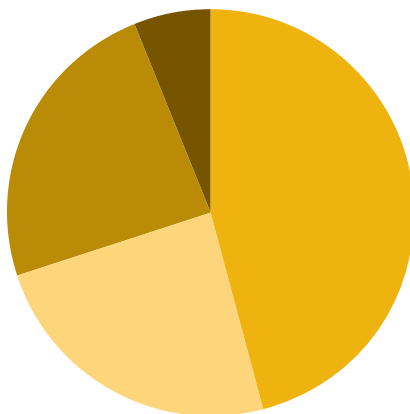
# Financial Overview

## Alberta Association of Municipal Districts and Counties

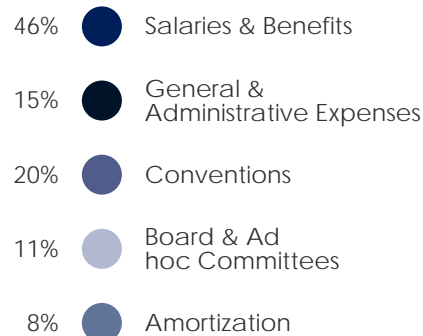
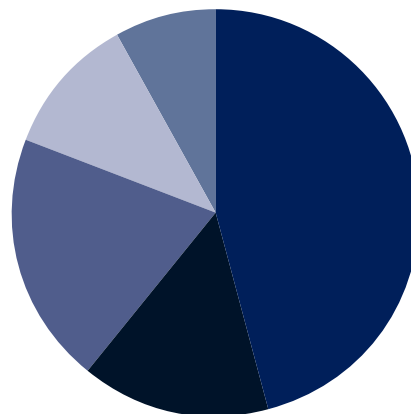
### AAMDC Fiscal Year Ending July 31, 2016

AAMDC generates income from the Trade program, conventions, and membership fees paid by our members. The financial statements show an increase in revenues of 3% in the trade programs, a 1% increase in the number of members, and a stable revenue from the conventions. As always, AAMDC is member-driven and focused on service.

REVENUE



EXPENSES



From a finance and accounting perspective, Alberta Association of Municipal Districts and Counties, Jubilee Insurance Agencies Ltd., and Prairie Fuel Advisors are continuously increasing capabilities and prospering under the solid leadership of the Board of Directors as well as the Executive Director, Director of Advocacy and Communications, Director of Aggregated Business Services, and Director of Corporate Services.

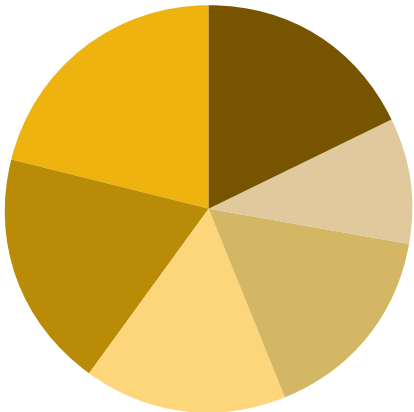
AAMDC is committed to improving both the quantity and quality of financial information available to our members. This annual report has been presented in a concise manner. For further detailed information or to share your thoughts on the information provided, please contact Olly Morrison, Director of Corporate Services.

## Jubilee Insurance Agencies Ltd.

### JIAL Fiscal Year Ending July 31, 2016

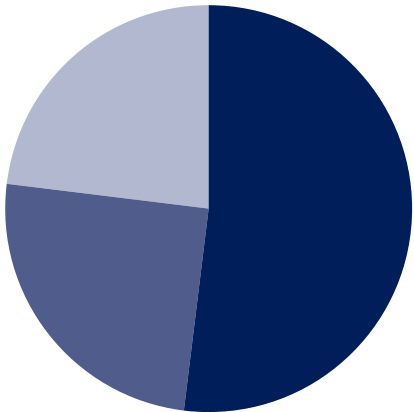
Jubilee generates income from commissions and administration fees on all premiums paid by our members. We continually strive to find efficiencies and ensure solid business practices are in place to safeguard the value of Jubilee to our members.

REVENUE



- 18% ● Property (JRIE)
- 10% ● Liability (GRIE)
- 16% ● CGL and Umbrella
- 16% ● Automobile
- 19% ● Other
- 21% ● Administration Fee

EXPENSES



- 52% ● Salaries & Benefits
- 25% ● Insurance Expenses
- 23% ● General & Administrative Expenses

# Financial Statements

## Management's Responsibility

To the Members of Alberta Association of Municipal Districts & Counties:

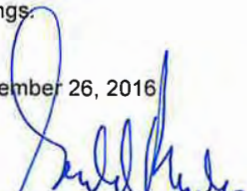
Management is responsible for the preparation and presentation of the accompanying financial statements, including responsibility for significant accounting judgments and estimates in accordance with Canadian accounting standards for not-for-profit organizations and ensuring that all information in the annual report is consistent with the statements. This responsibility includes selecting appropriate accounting principles and methods, and making decisions affecting the measurement of transactions in which objective judgment is required.

In discharging its responsibilities for the integrity and fairness of the financial statements, management designs and maintains the necessary accounting systems and related internal controls to provide reasonable assurance that transactions are authorized, assets are safeguarded and financial records are properly maintained to provide reliable information for the preparation of financial statements.

The Board of Directors is composed primarily of Directors who are neither management nor employees of the Organization. The Board is responsible for overseeing management in the performance of its financial reporting responsibilities, and for approving the financial information included in the annual report. The Board fulfils these responsibilities by reviewing the financial information prepared by management and discussing relevant matters with management and external auditors. The Board is also responsible for recommending the appointment of the Organization's external auditors.

MNP LLP is appointed by the Board to audit the financial statements and report directly to them; their report follows. The external auditors have full and free access to, and meet periodically and separately with, both the Board and management to discuss their audit findings.

September 26, 2016

  
\_\_\_\_\_  
Gerald Rhodes, CLGM, MBA, CAE  
Executive Director  
\_\_\_\_\_  
Olly Morrison, CPA, CMA  
Director of Corporate Services



# Report of the Independent Auditor on the Summary of Financial Statements



To the Members of the Alberta Association of Municipal Districts & Counties:

The accompanying summary financial statements are comprised of the following:

- The summary statement of financial position as at July 31, 2016 and the summary statement of operations for the year then ended for Alberta Association of Municipal Districts & Counties (AAMDC).
- The summary balance sheet as at July 31, 2016 and the summary statement of earnings for the year then ended for Jubilee Insurance Agencies Ltd. (Jubilee) and Prairie Fuel Advisors (2008) Ltd. (PFA).
- The summary statement of financial position as at December 31, 2015 and the summary statement of comprehensive income (loss) for the year then ended for Jubilee Reciprocal Insurance Exchange (JRIE) and Genesis Reciprocal Insurance Exchange (GRIE).

The summary financial statements noted above are derived from the audited financial statements of the respective entities. We expressed an unmodified audit opinion on those financial statements in our reports dated September 26, 2016 (AAMDC, Jubilee, and PFA) and February 29, 2016 (GRIE and JRIE). Those financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on those financial statements.

The summary financial statements do not include the statements of changes in net assets, retained earnings, subscribers' surplus, and cash flows as required by the applicable accounting frameworks; Canadian accounting standards for not-for-profit organizations for AAMDC, Canadian accounting standards for private enterprises for Jubilee and PFA, and International Financial Reporting Standards for both the Jubilee and Genesis Reciprocal Insurance Exchange. The summary financial statements also do not contain any note disclosures as required by the applicable accounting frameworks. Reading the summary financial information, therefore, is not a substitute for reading the audited financial statements of the entities.

## *Management's Responsibility for the Summary Financial Statements*

Management is responsible for the preparation of a summary of the audited financial statements in accordance with Canadian accounting standards for not-for-profit organizations, Canadian accounting standards for private enterprises, and International Financial Reporting Standards.

## *Auditors' Responsibility*

Our responsibility is to express an opinion on the summary financial information based on our procedures, which were conducted in accordance with Canadian Auditing Standards (CAS) 810, "Engagements to Report on Summary Financial Statements."

## *Opinion*

In our opinion, the summary financial statements derived from the audited financial statements of the Alberta Association of Municipal Districts & Counties, Jubilee Insurance Agency Ltd., Prairie Fuel Advisors (2008) Ltd., Jubilee Reciprocal Insurance Exchange and Genesis Reciprocal Insurance Exchange for the years ended July 31, 2016 and December 31, 2015 are a fair summary of those financial statements, in accordance with Canadian accounting standards for not-for-profit organizations, Canadian accounting standards for private enterprises, and International Financial Reporting Standards.

October 13, 2016  
Edmonton, AB

The logo for MNP LLP, featuring the letters 'MNP' in a large, stylized, handwritten-style font, with 'LLP' in a smaller, sans-serif font to the right.

Chartered Professional Accountants

# Financial Statements:

## Alberta Association of Municipal Districts & Counties

### Audited Statement of Financial Position

As at July 31, 2016

	2016	2015
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash	\$ 1,604,184	\$ 581,912
Cash - restricted	27,317	8,674
Accounts Receivable	4,720,748	4,752,425
Prepaid Expenses	78,726	91,439
	6,430,975	5,434,450
Property and Equipment	2,854,460	2,956,712
Investment in Prairie Fuel Advisors (2008) Ltd.	-	366,543
Investment in Jubilee Insurance Agencies Ltd.	2,448,783	1,886,472
	\$ 11,602,323	\$ 10,644,177
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Accounts Payable and Accrued Liabilities	\$ 3,736,794	\$ 3,560,454
Deferred Grant Revenue	80,667	63,546
Deficiency in Alberta Elected Officials Education Program Corp.	17,805	16,831
	3,835,266	3,640,831
Deficiency in Prairie Fuel Advisors (2008) Ltd.	131,895	-
	3,835,266	3,640,831
<b>NET ASSETS</b>		
Net assets invested in property and equipment	2,854,460	2,956,712
Net assets internally restricted for dividend reserve	-	73,949
Unrestricted net assets	4,912,597	3,972,685
	7,767,057	7,003,346
	\$ 11,602,323	\$ 10,644,177

# Financial Statements:

## Alberta Association of Municipal Districts & Counties

### Audited Statement of Operations

For the year ended July 31, 2016

	2016	2015
<b>REVENUE</b>		
Commissions	\$ 1,989,643	\$ 1,829,891
Convention registration and tickets	1,046,544	1,056,230
Memberships	1,037,809	1,022,470
Rental income	166,000	166,000
Grants	60,620	135,393
Sundry income	46,326	29,111
Service charges	(905)	(13,188)
	4,346,037	4,225,907
<b>EXPENSES</b>		
Salaries and Benefits	1,875,982	1,568,762
Convention	813,405	833,883
Board and Ad hoc Committees	472,222	515,849
Amortization	338,166	294,729
Grant expenses	138,217	135,393
Building operations	96,879	105,451
Professional fees	106,245	100,556
Advertising and promotion	110,708	69,954
Automotive	49,596	48,319
Computer	27,426	47,178
Insurance	27,137	35,860
Office Supplies	23,972	20,860
Telephone	18,154	13,582
Memberships & subscriptions	15,327	9,995
Interest	5,202	4,145
Postage	4,509	5,956
	4,123,147	3,810,472
Surplus from operations	222,890	415,435
<b>OTHER INCOME (EXPENSE)</b>		
Dividends	125,000	125,000
Increase in equity in Jubilee Insurance Agencies Ltd.	582,743	464,951
Increase in equity in Prairie Fuel Advisors (2008) Ltd.	76,245	182,726
Increase (decrease) in equity in Alberta Elected Officials Education Program Corporation	(974)	(4,515)
	783,014	768,162
Excess of Revenue over Expenses	\$ 1,005,904	\$ 1,183,597

# Financial Statements:

## Jubilee Insurance Agencies Ltd.

### Audited Balance Sheet

As at July 31, 2016

	2016	2015
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash and Cash Equivalents	\$ 899,502	\$ 1,300,221
Marketable Securities	819,654	125,108
Prepaid Expenses	4,943	7,194
Due from AAMDC	117,017	96,585
Accounts Receivable	131,503	206,329
	\$ 1,972,619	\$ 1,735,437
Investments	934,411	358,242
	934,411	358,242
	2,907,030	2,093,679
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Accounts Payable and Accrued Liabilities	\$ 270,818	\$ 105,618
Deferred Revenue	70,412	5,004
	341,230	110,622
<b>SHAREHOLDER'S EQUITY</b>		
Common Shares	600	600
Retained Earnings	2,565,200	1,982,457
	2,565,800	1,983,057
	\$ 2,907,030	\$ 2,093,679



Financial Statements:

# Jubilee Insurance Agencies Ltd.

## Audited Statement of Earnings

For the year ended July 31, 2016

	2016	2015
<b>REVENUE</b>		
Commissions	\$ 2,743,355	\$ 2,648,748
Administration Fee	756,361	782,244
Interest Income	70,315	57,102
Other Income (Risk Module, Gain on Disposal, Unrealized Loss on Investments)	6,220	6,265
	<b>3,576,251</b>	<b>3,494,359</b>
<b>EXPENSES</b>		
Salaries & Benefits	1,490,699	1,537,084
Service Fees	405,000	405,000
Insurance	58,102	233,511
Computer & Equipment	243,247	212,887
Risk Pro Premium Credit	273,320	210,726
Rent	54,600	54,600
Staff Education & Training	67,395	51,681
Risk Pro Program & Seminars	37,125	39,788
Executive (AAMDC Board allocation)	85,000	36,000
Professional Fees (legal, audit, dues, and banking)	40,662	35,405
Travel - Automobile & Meals/Entertainment	46,675	30,996
Office Supplies	22,838	21,477
Telephone	17,345	15,662
Advertising & Promotion	16,841	12,002
Courier & Postage	9,660	7,589
	<b>2,868,509</b>	<b>2,904,408</b>
<b>NET EARNINGS</b>	<b>\$ 707,742</b>	<b>\$ 589,951</b>

# Financial Statements:

## Prairie Fuel Advisors (2008) Ltd.

### Audited Balance Sheet

As at July 31, 2016

	2016	2015
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash	\$ 67,931	\$ 873,068
Accounts Receivable	3,267,710	3,325,067
Prepaid Expenses	630	8,634
Marketable Securities	24,193	
	3,360,464	4,206,769
Investments	24,949	
Goodwill	732,688	732,688
Due from the Alberta Association of Municipal Districts and Counties	887,616	312,933
	\$ 5,005,717	\$ 5,252,390
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Accounts Payable and Accruals	\$ 4,192,313	\$ 4,425,973
Current portion of term loan due on demand	57,684	89,279
	4,249,997	4,515,252
Term loan due on demand	-	57,662
	4,249,997	4,572,914
<b>SHAREHOLDER'S EQUITY</b>		
Common Shares	100	100
Retained Earnings	755,620	679,376
	755,720	679,476
	\$ 5,005,717	\$ 5,252,390

Financial Statements:

# Prairie Fuel Advisors (2008) Ltd.

## Audited Statement of Earnings

For the year ended July 31, 2016

	2016	2015
<b>REVENUE</b>		
Commissions	\$ 599,585	\$ 603,666
<b>EXPENSES</b>		
Salaries, Benefits, and Training	375,396	306,179
Advertising & Promotion	40,866	15,468
Computer	30,365	27,798
Office	20,245	16,479
Professional Fees	19,195	14,788
Rent	14,000	14,000
Travel	11,402	13,035
Insurance	7,669	6,500
Interest & Bank Charges	4,202	6,693
	523,340	420,940
<b>NET EARNINGS</b>	\$ 76,245	\$ 182,726

## Financial Statements:

# Jubilee Reciprocal Insurance Exchange

### Statement of Financial Position

December 31, 2015

	2015		2014	
ASSETS				
Cash and cash equivalents	\$	5,511,362	\$	4,598,258
Marketable securities		9,749,527		8,754,381
Insurance balances receivable		1,916,225		3,084,578
Prepaid expenses		10,107		-
Deferred acquisition costs		422,204		548,000
	\$	17,609,425	\$	16,985,217
LIABILITIES				
Insurance balances payable	\$	33,748	\$	33,748
Claims payable reserve		4,025,000		5,055,818
ANI Deductible Buydown Fund		-		54,780
Premium taxes payable		236,320		-
Unearned premium liability		6,554,142		6,450,503
	\$	10,849,210	\$	11,594,849
EQUITY				
Retained earnings		6,760,215		5,390,368
	\$	17,609,425	\$	16,985,217



Financial Statements:

# Jubilee Reciprocal Insurance Exchange

## Statement of Comprehensive Income

Year ended December 31, 2015

	2015		2014	
INCOME				
Premiums written	\$	7,877,337	\$	7,740,603
Change in unearned premiums		(103,639)		(1,664,208)
Premiums earned		7,773,698		6,076,395
Net investment income		(124,202)		321,756
	\$	7,649,496	\$	6,398,151
EXPENSES				
Losses incurred	\$	5,225,329	\$	5,709,933
General and administrative		692,204		849,447
Premium tax		236,320		232,218
Change in deferred acquisition costs		125,796		(548,000)
Premium deficiency reserve (recovered)		-		(225,971)
		6,279,649		6,017,627
TOTAL COMPREHENSIVE INCOME	\$	1,369,847	\$	380,524

## Financial Statements:

# Genesis Reciprocal Insurance Exchange

### Statement of Financial Position

December 31, 2015

	2015	2014
<b>ASSETS</b>		
Cash and cash equivalents	\$ 4,762,856	\$ 817,849
Marketable securities	29,999,874	29,375,622
Insurance balances receivable	1,536,113	4,000,000
Deferred acquisition costs	234,591	192,564
Prepaid Expenses	10,105	-
	<b>\$ 36,543,539</b>	<b>\$ 34,386,035</b>
<b>LIABILITIES</b>		
Insurance balances payable	\$ 32,472	\$ 32,472
Claims payable reserve	18,219,000	17,685,395
Premium taxes payable	155,108	-
Unearned premium liability	4,314,153	4,031,549
	<b>22,720,733</b>	<b>21,749,416</b>
<b>SUBSCRIBERS' SURPLUS</b>		
Retained earnings	13,822,806	12,636,619
	<b>\$ 36,543,539</b>	<b>\$ 34,386,035</b>

# Financial Statements:

## Genesis Reciprocal Insurance Exchange

### Statement of Comprehensive Income

Year ended December 31, 2015

	2015	2014
<b>INCOME</b>		
Gross premiums written	\$ 5,170,267	\$ 4,847,920
Increase in unearned premiums	(282,604)	(320,752)
Premiums earned	4,887,663	4,527,168
Net investment income	(157,159)	986,130
	\$ 4,730,504	\$ 5,513,298
<b>EXPENSES</b>		
Losses incurred	3,025,333	3,754,996
Premium tax	155,108	145,438
General and administrative	405,903	319,904
Change in deferred acquisition costs	(42,027)	(124,384)
	3,544,317	4,095,954
<b>TOTAL COMPREHENSIVE INCOME</b>	\$ 1,186,187	\$ 1,417,344







Partners in Advocacy & Business

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