Aboriginal Insurance Services Inc.

Insight. Experience. Commitment.

Insight.
Experience.
Commitment.

It's not just our knowledge about our business, it is our knowledge about yours...

Some insurance companies struggle to understand the services and activities offered by Aboriginal communities. In contrast, at Aboriginal Insurance Services, we are not only comfortable with these exposures, we recognize that there will be different, more challenging programs you will want to offer tomorrow.

Our programs provide you with customized coverage and services that consistently set the standard for the highest level of protection available. Even though our coverage is exceptionally comprehensive, our premiums are very competitive–and consistent–year after year.

WELCOME TO ABORIGINAL INSURANCE SERVICES

Aboriginal Insurance Services is the fastest growing insurance service provider in Canada that is an Aboriginal company. Our skill in designing and arranging band asset and housing insurance programs is second to none.

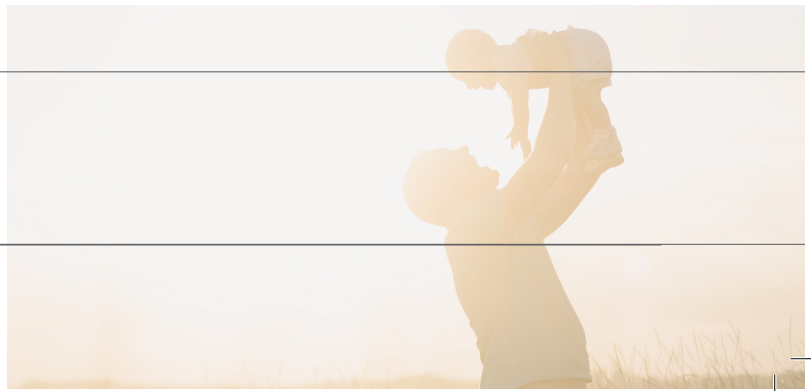
At Aboriginal Insurance Services, we are familiar with the First Nation landscape. We understand that the success of economic development within the community is directly related to access to affordable insurance and sustainable hazard protection tools.

Our plans were designed for First Nations by First Nations.

Our underwriting professionals specialize in Aboriginal insurance and risk management programs. We have access to the best property, casualty, construction, and specialty lines insurance specialists, and we continually search out the best underwriting consultants to ensure our partner brokers have access to the best in class.

Aboriginal Insurance Services partners with local, Aboriginal oriented brokers and specialty "A" rated underwriters to provide insurance products, programs, investments, and services tailored to address the distinctive cultural, commercial, and lifestyle needs of Aboriginal communities across Canada.

We are an Aboriginal company with deep skill sets in infrastructure development, risk management and forward looking strategic planning.



By getting to know your management, programs, facilities, and culture prior to quoting, Aboriginal Insurance Services will provide rates that accurately reflect your operations.

Insurance is only one mitigation tool; We have many more.

At Aboriginal Insurance Services, we work with you to:

- Understand the challenges you face
- Create structures to turn challenges into opportunities
- Assist you to capitalize on those opportunities
- Create strategic partnerships in and outside the community
- Expand those opportunities on a national/continental basis
- Provide cost effective insurance

OUR PROGRAMS

Community Asset Program

Aboriginal Insurance Services' Community Asset Program provides insurance for property owned by an Aboriginal community, and/or property the community has an insurable interest in. This program covers commercial and residential buildings, contractor's equipment, water and waste water treatment plants, vehicles, schools, businesses, and other operations both on and off designated reserve lands.

All operations of the Nation can be covered under the program, including all governing bodies, administration, health and day-care facilities, and other businesses owned by the Nation. As well, coverage extends to anyone working for or on behalf of the community and any business or operation the community owns or controls.

Community Risk Management Program

Identifying and managing risk is critical to all Aboriginal communities and businesses. At Aboriginal Insurance Services, our task is to help discover, assess, and manage all types of risk in all parts of the community and their organizations.

Our goal is to assist Aboriginal communities identify potential issues that could result in injury and/or property loss, and help develop programs and services that will lessen or prevent these issues from happening all together.

As part of the Community Asset Program, every Aboriginal Insurance Services' client community will also receive an on-site survey and a risk management report that will address fire reduction and emergency preparedness recommendations, and also provide access to resources and solutions across Canada.

Community Services Insurance

Friendship and Wellness Centres have played a vibrant role in Aboriginal communities for a number of years. Unfortunately, these programs also contain inherent risks that if not appropriately controlled could result in injuries, and seriously damage your organization's reputation and ability to perform its mission.

At Aboriginal Insurance Services, we understand the many different types of services and activities offered through Friendship and Wellness Centres. Not only are we comfortable with these exposures, we recognize that there will be different, more challenging programs you'll want to offer tomorrow.

On-Reserve Homeowners Insurance

Whether you are a private homeowner, living in social housing, or renting and in need of tenants coverage, Aboriginal Insurance Services Homeowners Insurance Program has you covered.

We also offer Mortgage Life Insurance for outstanding mortgage amounts with the Housing Authority as the beneficiary, and automatic notification to Housing Authorities should a homeowner terminate or lapse private homeowners insurance, allowing the Housing Authority the option of assuming the insurance.

Our tenants insurance covers the contents for those residing in social housing units both temporarily and permanently. By using a master policy, all tenants are insured automatically, with the annual general premium usually paid for by the housing department.

Bereavement Plan

Losing a member of the community can be emotionally devastating and a financial hardship to both family and community. The Aboriginal Insurance Services' Bereavement Plan is specifically designed to support membership during what is already a stressful and difficult time.

The Canadian Pension Plan provides up to $2,500 towards funeral expenses and since First Nations communities have not been able to contribute into CPP until recently, the security provided offers little to no protection at all. This has left a financial strain on communities. In many instances, Council pays burial expenses through general revenues leaving stress on departmental budgets.

Aboriginal Insurance Services provides a simple and affordable solution to communities that is both flexible and customized.

Our Friendship and Wellness Centre Insurance Program provides customized coverage and services that consistently set the standard for the highest level of protection available.

Band Housing Loan Creditor Insurance

Personal Line of Credit Program
Creditor Mortgage Job Loss Insurance
Mortgage Insurance Balance Protection
Personal Loan Balance Protection

Police Officer Criminal Defence Coverage

First Nations Self-Administered Police Services play an important role in many Aboriginal communities. The employees of these services are empowered with certain special authorities, which are used in the performance of their jobs. With those authorities come certain unique risks that require specialized insurance coverage for bodily injury, personal injury and property damage that may arise while performing those jobs.

KEY COVERAGES:

- Criminal Legal Defense Coverage
- Coroner's Inquest Coverage
- Disciplinary Hearing Coverage

Sworn officers, civilian employees, auxiliary officers, board members, Chief of Police, and volunteers, are covered as additional insureds.

Executive Protection Life Insurance

Standard employee group benefits packages provide a good solid base of coverage in all areas for the majority of the staff in an Aboriginal community or corporation, but it generally does not include the Chief and Council, nor does it provide adequate coverage for all key employees.

Most staff have a good percentage of their income replaced and health care provided for by a standard group benefit plan, but the Chief and Council are often excluded from these benefit programs.

At Aboriginal Insurance Services, our Executive Protection Program is designed to reduce or eliminate this issue. The Program takes the best of existing group coverage, integrates it with individual customized solutions, and leverages a funding level equal to that of other employees.

Directors and Officers Coverage

Directors and officers are fiduciaries of corporations, responsible for managing the affairs of these organizations. They must act with due diligence in carrying out their responsibilities and can be held personally liable if their neglect results in a loss to the corporation or its shareholders.

Aboriginal Insurance Services' Directors and Officers coverage protects the directors and officers of corporations and other entities against legal judgments and related expenses resulting from allegations of wrongful acts committed in their individual capacity as company directors and officers.

Chief and Council Benefits

Life Insurance
Dependent Life
Extended Health Care
Vision Care
Dental Care

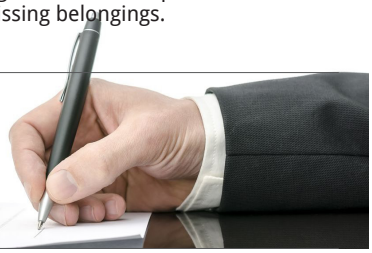
Aboriginal Insurance Services has partnered with companies who have long been recognized as specialists in gaming and casino insurance.

Gaming and Recreation Program

Aboriginal Insurance Services has years of experience with some of Canada's largest gaming operators. We understand the need for competitively priced programs including coverage for direct losses to property, stock, lost income, and the timely replacement of assets.

Through our Gaming and Recreation Program, communities will have access to major North American and international insurance companies who will provide insurance services to the gaming and casino sector. Our liability programs protect customer goodwill by insuring against client complaints over products and services, claims of injury, and missing belongings.

Legal disputes are becoming more and more common, leaving a growing need for Aboriginal companies, groups, and people to have access to affordable legal services.



Legal Expense Insurance (Including Land Claims)

Legal Expense Insurance gives Aboriginal people and communities access to legal advice and coverage for the legal costs of defending or pursuing certain legal actions, including land claims, and against hired contractors who fail to perform (such as building contractors).

Legal Expense Insurance is intended to cover the legal fees, research costs, expert witnesses, the conduct of a trial and appeals, and other related expenses. It will also cover the cost of insurance premiums for the policy itself, which the Aboriginal community would not normally be able to afford.

Our Legal Expense program includes both Before the Event coverage, which is purchased in advance of a legal dispute, or and After the Event coverage which is purchased after a legal dispute has come up.

Trustees can be held legally accountable for the decisions they make and the services they provide.

Trustees Liability Program

Trusts come in many shapes and sizes, presenting trustees and service providers with a variety of duties exposing trustees to a broad range of potential risks.

The Aboriginal Insurance Services' Trustees Liability Program is specifically designed to protect trustees against the wide variety of possible claims that can arise from the management or administration of trust assets.

At Aboriginal Insurance Services, our Construction and Bonding program is a one-stop shop for contractors, project owners, and developers.

Construction Insurance Program

Aboriginal Insurance Services offers a full suite of construction insurance products and bonding capacity under one facility, all at competitive prices. We can insure the construction and operational phases of projects of all size, in any part of the world, including:

- Infrastructure – tunnels, bridges, roads, ports
- Buildings – from condos to office blocks, stadiums, etc.
- Pipelines, water treatment, supply projects
- Hydroelectric power stations with associated civil works

Project owners and contractors can secure a single policy on an insurance or reinsurance basis to cover the multiple classes of insurance required during construction and early operational periods of their projects.

Specialty Surety Bonding Program

Aboriginal Insurance Services specializes in Surety Bonds for small and emerging contractors. We are recognized by the Treasury Board of Canada as an approved issuer of surety bonds to the Government of Canada and its agencies.

We can provide both Contract and Commercial Bonding Solutions across Canada.

Marine Guard Insurance

Being involved in marine related industries presents several opportunities for captains and business owners, but it also carries an elevated exposure to risk. Regardless of whether or not you have one small vessel or large operations, you not only have increased liability, but a business that is directly dependent on your vessel being in good working order.

Aboriginal Insurance Services offers a wide variety of Commercial Marine products targeted specifically for Aboriginal commercial fish harvesting and processing operations including commercial fishing vessels, on shore and off shore aquaculture operations, marinas, docks and wharves.

We will work with you to assess the risks and exposures related to your marine business, advise you on the most suitable policies, and help you avoid gaps in your coverage.

Energy Transportation

Aboriginal Insurance Services offers an insurance program for Energy Transportation companies who transport gasoline and /or distillates, crude oil, asphalt, and oilfield services materials such as drilling supplies, sand, and water.

Exploration and Production Program

Our Exploration and Production Program is a unique risk management solution and insurance program for oilfield service companies that are committed to Industry Best Practices. The program is specifically designed for supply and services for onshore oil and gas operations.

Green Energy Program

Whether an Aboriginal group is leading a project or responding to an outside proponent's duty to consult, Aboriginal Insurance Services empowers communities to derive an enhanced financial or ownership benefit from developments. Our Renewable Energy Group has a proven track record in providing innovative solutions to a wide range of renewable energy clients both nationally and internationally.

Fuel Distribution Program

- Heating Oil and Bio-diesel
- Propane and Natural Gas
- Motor Fuels (Resale / Wholesale)
- Electrical Charging Stations
- Renewable Fuel Products
- Brokered Electricity
- Terminal Operators
- Related Service Work
- Fuelling Stations

At Aboriginal Insurance Brokers we work with communities and community members to customize the needs and scope of all our training programs.

Training and Development Services

Aboriginal Insurance Services offers comprehensive and multi-tiered educational programs to help communities develop a designated community trainer. Programs are complimented by a series of seminars that focus on specific areas including residential systems, mould, workplace safety, basic energy management, wood energy, and asset management.

Training services are available through distance learning (self-study) as well as hands-on, class-based options.

Workplace Safety Program

Aboriginal Insurance Services' Workplace Safety Program offers workplace related programs in segment specific modules:

- WSIB Claims Management and Coordination
- Medical Claims Management and Coordination
- Human Resources Management
- Occupational Health and Safety Services
- Fleet Management and CVOR Services

Aboriginal Insurance Services has been working both in front and behind the scenes for many years to develop a full range of products and services.

By partnering with Aboriginal clients we are able to easily adapt to the ever changing environment that they operate in while respecting the culture and traditions of each individual community.

An insurance solution that belongs to the people it serves.

Aboriginal
Insurance Services Inc.

Insight. Experience. Commitment.

TOLL FREE: 1.855.282.6991
HAMILTON: (905) 304.9041

WWW.ABORIGINALINSURANCE.COM