



A Feasibility Study for a Member Group Insurance/Affinity Program

**Canadian Oil Heat Association
Ontario Chapter**



Submitted by

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I.0 EXECUTIVE SUMMARY

Since its formation in 1983 by a group of Ontario home heating dealers, Canadian Oil Heat Association (COHA) has established itself as the official voice for the oil heating industry in Canada. Through its mission, COHA has dedicated itself to advancing the cause of oil heating in Canada and has a say and contributes meaningful input to legislators, regulators and standard writing organizations.

COHA's members include fuel oil distributors, equipment manufacturers, wholesalers, oil companies and service contractors.

Non-industry stakeholders include federal and provincial government, safety authorities, standards writing organizations, industry publications and training providers.

COHA Ontario Chapter, the largest of the five regional chapters, was established in June of 2004 to address the specific needs of the Ontario oilheat market. As the team leader in issues of public policy, business development, industry trends, media relations and technical training and education, Ontario Chapter works on behalf of its members to address the most crucial concerns of Chapter members.

Led by a ten person Board of Directors, the Chapter governs four key areas of activity. They are:

- Technical Development and Training;
- Technical Standards and Safety Authority (TSSA) Regulations;
- Marketing;
- And Insurance

COHA Ontario Chapter recognizes that as a newly minted organization, it has a responsibility to help its members meet the ever-increasing demands placed upon them by burgeoning regulatory requirements, a fickle insurance industry, a retiring work force and the ever-growing needs of the consumer.

The Chapter recognized early on in its evolution that it will need to become more innovative and proactive in how it meets members' expectations while continuing to enhance the profile of the oil heat industry.

Over the past 25 years, the oilheat industry has endured a poor public image, increased competition from a burgeoning natural gas industry and misinformation in the marketplace. While the industry, through collective marketing efforts, has made great strides in debunking the myths that oilheat harms the environment, is dirty and inefficient, there is still a misperception in the general population that oil heat is not on a par with natural gas, propane or electric. The "new" oilheat represents a safe, clean and efficient heating source.

COHA Ontario Chapter has identified several critical issues currently being faced by the association and has committed itself to key initiatives that will enable the Chapter to effectively serve its members. These critical issues are:

- Long-Range Planning & Succession Management
- Member Relations/Communications
- Government Relations
- Education and Training
- Insurance

One of the primary issues that has been identified for immediate action by the Chapter is an insurance program especially designed for the special needs of the oilheat industry and for fuel oil dealers in particular.

Because of a lack of understanding by the public of its product, the oilheat industry has been subjected to intense scrutiny by government, environmental regulators, safety authorities and the insurance industry. This has presented significant challenges to fuel oil distributors in their efforts to obtain uniform and competitively priced insurance, emergency spill response services and site remediation. Additionally, fuel oil distributors and contractors have been faced with unnecessary claims by consumers resulting in increased premiums or lack of adequate coverage.

This feasibility study will review a proposal for a group insurance/affinity program for COHA Ontario Chapter members that will meet the needs of the members. It will include a review of market issues, member needs and an analysis of the organizational and financial implications should an insurance program be implemented.

Finally, this document will make recommendations for next steps to COHA Ontario Chapter's Board of Directors to ensure that they are making an informed and responsible decision on behalf of their members in the delivery of a group insurance/affinity program.

2.0 SITUATIONAL ANALYSIS

2.1 Oil Heating Industry Challenges

In its August 2005 issue, *Canadian Underwriter* reported that there is an average of 3,000 oil spills every year in the Province of Ontario. Some of these spills involve homeowners who use oil as their primary heating source.

Despite the fact that less than 3% of the oil consumed in the world each year is in Canada and that only 10% of all Canadian homes are heated with oil, every time that oil is transferred, risk of spills increases. (Wood, Bert. "*Digging Deeper Into Oil Spills*". *Canadian Underwriter*, August 2005)

At the hands of insurance companies, despite stringent standards and a high level of risk management, the oil heating industry has been unfairly tarred as a high risk proposition. Insurance coverage for most fuel oil distributors has been a patchwork of inconsistencies that is not only expensive, but unreliable. Since the majority of fuel oil distributors are also small businesses, insurance can be one of the costliest aspects of their business.

2.2 COHA Ontario Chapter Group Insurance/Affinity Program

COHA Ontario Chapter has identified a group insurance/affinity program as one initiative that has the potential to help the oilheat industry in a positive way and generate non-dues revenue that could potentially fund quality education programs and effective government relations.

In late 2005 and early 2006, the COHA Ontario Chapter Insurance Committee met with no less than four insurance companies to explore the possibility of an insurance program specifically designed for the needs of fuel oil distributors and contractors.

The Insurance Committee wanted to find a program that would provide the following benefits:

- Uniform coverage
- Standardized claims tracking and trending
- Risk management services and rewards
- Stabilized insurance costs
- Long term stability
- Potential additional revenue to COHA Ontario Chapter

According to Harmon O. Pritchard, CAE, when creating an affinity program, an association's best opportunity "is to come up with an insurance program that meets a definite need." (Romano, Gerry CAE, "Affinity Relationships That Get Results". Association Management, November 2006)

Out of the four proposals received by the Insurance Committee, Aon Reed Stenhouse Inc. presented the strongest pitch for COHA's business for the following reasons:

- They are Canada's largest brokerage and a major force in Canada's insurance industry;
- They can provide a wide variety of insurance approaches enabling the Association to customize its group insurance package;
- They can shop around to get preferential pricing and broader coverage;
- They specialize in group programs for insurance and risk management;
- They already work in the gas and oil industry
- There is potential for a group insurance/affinity program to deliver affinity program benefits to the Association's bottom line

2.3 Insurance Company Letter of Intent

In June of 2006, COHA Ontario Chapter signed a Letter of Intent with Aon giving them the go ahead to determine the feasibility of an insurance program from the broker perspective. By July, Aon had met with a dozen of COHA Ontario Chapter's members to conduct a risk assessment survey and obtain and analyze the exposures that will enable them to educate underwriters of the industry's risk profile. By August, Aon compiled their findings and prepared a marketing package to take to the insurance marketplace in order to secure an insurance provider.

As of October 3, 2006, Aon had narrowed its search down to one insurance company that was interested in providing COHA Ontario Chapter's group insurance program. It is anticipated that in the very near future the Insurance Committee will have a face-to-face meeting with the underwriter facilitated by Aon to identify any gaps, answer questions and take discussions to the next level.

2.4 Rationale for Feasibility Study

Since a group insurance/affinity program for COHA Ontario Chapter members is a definite possibility within the next six months, the Chapter must perform its due diligence by conducting a feasibility study to determine the its economic viability or efficacy.

Ideally, a feasibility study identifies possible barriers, risks, benefits and what will be required operationally and financially to take the idea from concept to reality.

Canadian Oil Heat Association Ontario Chapter has determined that before it commit itself to a long term relationship that will enable it to offer a group insurance/affinity program to its members, a feasibility study is required.

3.0 MARKET ISSUES

3.1 Market Size

According to research provided by Natural Resources Canada, there are 3,261,000 single family homes in Canada. 321,000 of these units are heated by fuel oil representing a 10% market share.

3.2 Industry Size

There are approximately 275 COHA Ontario Chapter member dealers in the province distributing fuel oil to heat Ontario homes. They also provide additional services such as furnace replacement and maintenance, boiler and air conditioner sales and equipment rentals.

While a small number of member companies have sought non-traditional self-insurance solutions, the majority buys their insurance from a very small pool of insurance companies and has indicated their need of a comprehensive and affordable insurance program. The Association has anecdotal evidence that there

is indeed a need but plans on conducting a survey of its members in order to gather meaningful data that supports the need for a group insurance/affinity program.

COHA Ontario Chapter's Insurance Committee is confident that there is enough critical mass to support a new group insurance/affinity program that will deliver reduced premiums to COHA members and non-dues revenue to the Association in the form of affinity program "royalties."

4.0 EVALUATION OF GROUP INSURANCE PROPOSAL

There are several questions that need to be asked before entering into any arrangement with an affinity program supplier. (Pealow, James and Sandi L. Humphrey. "Chapter 28 – Affinity Programs." – Canadian Association Management. Toronto: Canadian Society of Association Executives, 2005)

1. Is there market demand for the product or service?

COHA Ontario Chapter has not yet officially validated the demand through a member survey; anecdotal evidence confirms that demand does indeed exist.

2. Does the affinity program offer a competitive advantage?

Aon has been shopping around on COHA Ontario's behalf to get the best deal possible for Association members. Plus, Aon has documented experience in the association/group insurance industries which gives it a competitive advantage over other insurance companies. Additionally, because Aon has significant market clout, they can provide ancillary benefits to the Association including marketing, education, loss control, risk management and industry claims experience statistics. And, because they can offer a quality program, they will more than likely attract a large number of COHA Ontario Chapter members to the insurance pool

resulting in lower premiums and higher non-dues revenue for the Association.

3. Are members or stakeholders likely to see the association as a legitimate supplier of that product or service?

COHA Ontario Chapter has communicated its activities referable to an insurance program to its members for nearly two years. There is anticipation and excitement by the members as they await news of an insurance program launch. There is also an expectation that COHA will be the deliverer of a group insurance/affinity program designed with member needs in mind.

4. Are the association's members or stakeholders likely to see the commercial supplier as being credible and able to supply the service?

With \$2 billion in annual premiums and a 150 year history, Aon is a stable organization with significant influence within the insurance industry. They also currently service a handful of COHA Ontario Chapter members and therefore already have established relationships as well as insights into the unique needs of the industry.

5. Is the association capable of meeting the demand for the product or service in a way that doesn't distract from its real mission?

COHA Ontario Chapter retained the services of an association management company in 2005 and is currently managed by part time staff. While it is not yet understood how much staff time will be required to administer a group insurance/affinity program, the AMC is prepared to provide additional hours to manage the additional paper work.

6. Does the association have, or can it acquire, the capacity and competencies it will need to be an effective partner with the commercial enterprise?

While Aon will function as the agent for COHA Ontario Chapter with the insurance company, they will also liaise with Chapter staff to ensure that the objectives of the insurance program are being met and that Chapter interests are being protected. Whether or not the Chapter has the capacity or competencies to be an effective partner has yet to be determined, the Association will take a rational, realistic approach to adding an insurance program to its roster of products and services and contributing to its bottom line.

Based on the responses to the questions above, there is compelling evidence to support COHA Ontario Chapter moving forward with Aon's proposal for a group insurance/affinity program.

5.0 ORGANIZATIONAL REQUIREMENTS

5.1 Environmental Scan

Prior to making the decision to proceed ahead with a group insurance/affinity program, COHA Ontario will need to review the summary data collected by Aon through its risk assessment survey conducted in August 2006. Using this information as the basis for a member questionnaire, the Association should seek to validate member insurance needs through an online survey. Additionally, the survey should be populated with questions that enable the association to benchmark the current level of service that Chapter members are receiving from their current insurance providers. This information will be used for future comparisons and review.

5.2 Tactical Plan and Policies/Procedures

Once COHA Ontario Chapter has received insurer terms and a group insurance/affinity program has been approved by the Board of Directors, a

tactical plan articulating organizational adjustments will need to be prepared. This will be to ensure program success.

Additionally policies and procedures to support effective and efficient delivery of an insurance program will need to be developed and implemented.

5.3 Staff Workload

The workload of Chapter staff to manage the group insurance/affinity program will have to be reviewed and budgets and operational plans adjusted accordingly. It is anticipated that a group insurance/affinity program will add an additional one to three hours per week to the current workload. This will include processing of paperwork and liaising with the insurance provider

Chapter staff will also be working closely with Aon in the initial stages of the group insurance/affinity program launch to facilitate program marketing, ongoing communications and education to members via the Chapter newsletter. There will also be ongoing support of Aon's participation in conferences and professional development events.

6.0 FINANCIAL OVERVIEW

Aon's proposal for a group insurance/affinity program/affinity program requires no upfront financial commitment by COHA Ontario Chapter. There will, however, be an administrative commitment to ensure that the program is appropriately launched, effectively communicated to the membership and properly managed.

7.1 Financial Impact/Contribution

The financial implications of an increased workload will translate into approximately \$5,000 per year. This may not be offset by program "royalties" in

the first year, but there is a distinct possibility that as the program gathers momentum and as additional Chapter members renew their insurance with Aon, the program will pay for itself in the second and third year quite possibly resulting in meaningful non-dues revenue. **[See Table I]** Estimated program royalties are based on 2 – 5% of broker fees paid out on group insurance/affinity program premiums.

TABLE I

Year of Program	Estimated Administrative Costs	Estimated Program Royalties
Year I - 2007	\$5,000	\$2,500* (Estimate based on \$500,000 insurance premiums)
Year II - 2008	\$5,500	\$10,000
Year III - 2009	\$6,000	\$15,000

7.0 RECOMMENDATIONS

Aon Reed Stenhouse has submitted a strong proposal to COHA Ontario Chapter for group insurance that will enable the Association to offer a viable long-term solution to help members decrease their insurance premiums, reduce their risk and which will provide the Association with a non-dues revenue stream. Aon will also assist the Chapter by contributing information and communications to support member education on risk management so that the industry is proactive, not reactive to potential catastrophic events.

7.1 Next Steps

- Review Aon member survey data results
- Meet with Aon and insurer to identify gaps and develop terms and conditions for program
- Aon to provide COHA Ontario Chapter with coverage terms and conditions for the program

- Environmental scan of membership including validating industry readiness for insurance program and benchmarking current level of premiums, products and service by insurance companies
 - Submit terms and conditions to Association lawyer for review; return signed copy to Aon for implementation
 - Draft tactical plan to launch insurance program to industry including:
 - Member communications (Chapter)
 - Mail advertising (Aon)
 - *Chapter Road Show* – Ottawa, London, Muskoka, Brantford and North Bay (Chapter/Aon)
 - Education and training events (Chapter)
 - Draft policies and procedures to support group insurance/affinity program including:
 - Development
 - Implementation
 - Management
 - Annual Review
 - Abandonment
- (Pealow, James and Sandi L. Humphrey. “*Chapter 13 – Association Products and Services.*” – Canadian Association Management. Toronto: Canadian Society of Association Executives, 2005)

7.2 *Annual Review*

One of the most critical steps will be the annual review of the program. This will ensure that complacency does not set in and that the program continues to pay off dividends to the Association and to the membership. If, through the annual review, it is determined that the group insurance/affinity program is no longer relevant to the mission of the organization or depletes the Association of significant resources, then it may be time to abandon. On the other hand, if Aon

demonstrates that based on benchmarks set prior to the program being launched there is evidence of continuous improvement and significant value to the Association and its members, the Chapter will probably decide to continue with the program.

Hopefully, the latter rather than the former will be true.

8.0 CONCLUSION

COHA Ontario Chapter is to be congratulated for taking the initiative to research and source group insurance/affinity program solutions for its members, particularly in light of the challenges faced by the industry.

The Insurance Committee in particular should be proud of the work that they have done in performing their due diligence by asking all the right questions, talking to the membership about their needs and by not accepting the first proposal that came their way. As volunteers, they have gone above and beyond expectations, especially for such a new Chapter association.

Should COHA Ontario Chapter launch a group insurance/affinity program and it is a success, other chapters will not be far behind to also extend the same benefits to their members.

Repeated success in other jurisdictions will no doubt validate the important work completed by COHA Ontario Chapter volunteers.

9.0 BIBLIOGRAPHY

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Pealow, Jim. "*Chapter 8 - Programs and Services Practices.*" Benchmarking and Best Practices for Associations. Toronto: Canadian Society of Association Executives, 2001.

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Romano, Gerry. "*Affinity Relationships That Get Results.*" Association Management, November 1996.

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APPENDICES

APPENDIX I – ONTARIO UPDATE NEWSLETTER – MAY 2005

APPENDIX II – ONTARIO UPDATE NEWSLETTER – APRIL 2006

APPENDIX III – ONTARIO UPDATE NEWSLETTER – SEPTEMBER 2006

APPENDIX I – ONTARIO UPDATE NEWSLETTER – MAY 2005



MAY 2005

Ontario UPDATE



Introduction

The past year has seen a tremendous effort from countless individuals to establish a progressive and effective chapter of the Canadian Oil Heat Association that would address the specific needs of the Ontario oilheat market. Thanks to the dedication of these volunteers, we have not only realized the creation of the Ontario-based chapter in June 2004, but we are well on our way to addressing the most crucial concerns of our Chapter's members.

Thanks to everyone who participated in our five regional meetings last fall. Your dedication and direction assisted the Chapter and directly influenced the Chapter's first 12-month strategy. As we entered 2005, the Chapter's Steering Committee and four working committees began meeting and working in earnest, benefiting from the talents of 45 dedicated industry professionals.

Ontario's Steering Committee: Don Edward, Dan Francis, Dave Fitterburg (Chair), Kelly Jackson, Erin Nebel, Bob Rowe, Veronica Yu (support)

Committees meet monthly and the Chairs report back at monthly Steering Committee meetings. Great strides have already been realized, not six months into our mandate. Below are point-form highlights from each of the Chapter's committees:

Technical Development and Training Committee

- **OBT Apprenticeship Program.** In concert with Bob Smith and Scott Anderson, preparations are under way to support the private members bill to create an apprenticeship program for the oilheat industry. Creation of letter lending COHA chapter support and letter that members can send to their MPP. Bill has passed 2nd reading and the 3rd is scheduled for September. TSSA supports this initiative.
- **Standardized Labs.** Goal to ensure all training facilities maintain a minimum standard when equipping their labs. Site visit to Ottawa planned to establish template.
- **Blocked Vent Shut-off System.** CSA B 140.0-03 (updated version of B140) requires a blocked vent shut-off system be installed with all new oil-fired equipment. Committee seeking confirmation of effective date and assessing any necessary training needs.
- **Petro Canada Refinery Job Fair.** With the refinery closure, committee members assisted Bob Elliot (TSSA/Regulations Committee) with booth. Has resulted in 10 interested individuals who are now pursuing OBT training.

Technical Committee: Calvin Bell, John Bush, Ken Carmichael, Floyd Davis, Bill Edmanson, Jeff House (Chair), Dwe Kier, Steve Lencowski, Bob Parsons, Gord Pettit, Bob Smith, Jean St-Amour, Kai Tao, Ray Trothelway, Art Wilhelmi, Dave Wood

Insurance Committee

- **Remediation.** Working towards a COHA partnership with an engineering firm specializing in environmental remediation. Goal is to establish a process immediate response and identification, cause and remediation assessment before insurers and environmental contractors begin clean-up. Members benefit from greater control and professional back-up for claim settlement. This would only be available to Chapter members.
- **Environmental Management System.** Negotiating an agreement to allow members to contract for an EMS program conducted on their company. A social assessment would be performed to ISO 14000 standard. Next step is to negotiate with dealer insurers to recognize this safety rating in dealer premiums.
- **Non Traditional Insurance.** Assessing feasibility of group discount for dealer's insurance. Awaiting proposal to perform a risk analysis on a representative dealer group. Potential outcome would be to achieve a lower premium level to qualifying member dealers and distributors.

Insurance Committee: Brent Francis, Steve MacDonald (Chair), Danen McDougall

APPENDIX II – ONTARIO UPDATE NEWSLETTER – APRIL 2006

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(Continued from page 4)

strategy.

If you are interested in participating in marketing committee activities please contact Committee Chair Garth Hunt at ghunt@beokettoanada.ca or ooha-ontario@essentient.ca.

Insurance Committee

The Insurance Committee has made some significant inroads in their negotiations with Federated Insurance to create a valuable member benefit that addresses risk management, site remediation and reduced insurance premiums.

Federated has provided a preliminary proposal to the Committee. Representatives from COHA Ontario Chapter met with Federated Insurance on Thursday, March 23 to hammer out some of the important details and take the discussions to the next level. A more indepth proposal is currently under development for COHA Ontario Chapter's review and consideration.

The Chapter is hoping to launch the insurance program as a brand new membership benefit at the Annual Symposium.

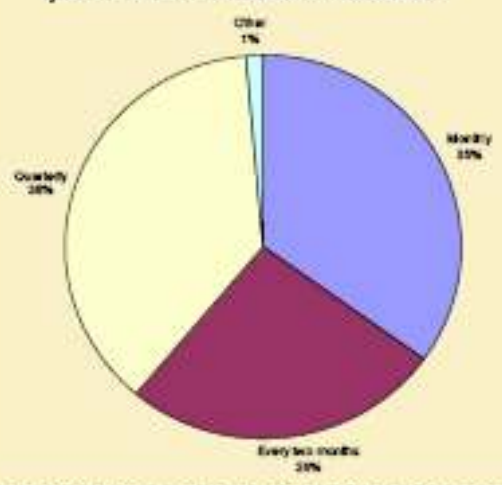
If you are interested in participating on the Insurance Committee, contact Chair Steve MacDonnell at stevemac@macfuel.com or ooha-ontario@essentient.ca.

Member Survey

In early 2006, COHA Ontario Chapter conducted a survey of its membership.

Using an online survey instrument, the questionnaire was designed with a few key features that protected the identity of respondents, prevented multiple responses (i.e. one response per respondent) and also enabled respondents to provide responses to open questions.

COHA Ontario Chapter plans regular delivery of their newsletter. Please indicate the frequency that you would like to receive the newsletter.



A link to the online survey was distributed to COHA members via the online survey's database on January 11, 2006. A deadline of January 25, 2006 to complete the survey was provided to all respondents. Additionally, paper surveys were mailed out to those respondents without e-mail addresses. Completed paper surveys were faxed in and entered manually into the survey instrument.

By the close of the survey, 78 of a possible 271 had responded to the survey. This represents a response rate of 29%.

Highlights of the survey include:

MEMBERSHIP SERVICES (SEE PAGE 6):

- 61 out of 78 respondents indicated Government Relations/Advocacy as most important.
- 57 out of 78 respondents indicated Education/ Training as important.
- 55 out of 78 respondents indicated Canadian Oilheat News as being important.
- 47 out of 78 respondents indicated Public Awareness as being important.

APPENDIX III – ONTARIO UPDATE NEWSLETTER – SEPTEMBER 2006

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(Top TSSA Questions Continued from page 4)

8. What is the status of Tanks marked for Indoor use only being used outside?

TSSA has allowed for the outdoor use of tanks marked for indoor use only providing the tank and installation is visually inspected by an OBT or PII at least once annually. A record of the inspection must be provided to the owner/operator.

9. What options do I have if I am dissatisfied with the answers I'm getting from my local Inspector?

Talk to a member of the TSSA Committee, or escalate the issue to one of the Inspection Team Leads, whose names and numbers are attached to this Q and A.

10. How can I get help in dealing with TSSA?

Contact a member of the TSSA Committee. They are:

- Jim Wood (Co-Chair)- Napanee- 613-354-6505
- Bob Elliot (Co-Chair)- Oakville- 905-815-9562
- Darin Evoy- Sault Ste Marie- 705-949-6202
- Doug Grant- Orillia- 705-325-1391
- Greg Cuzimano- Waterloo- 519-743-3669
- Rene Tremblay- Ottawa- 613-727-5500
- Claude Brisson- Embrun- 613-443-2892
- Brent Perrin- Peterborough- 705-742-8815
- Bill Rathwell-Brucefield- 519-233-7269
- Bob Smith- COHA- 905-721-0905/905-946-0264

Insurance Committee Making Excellent Progress

The Ontario Chapter Insurance Committee chaired by Steve MacDonnell and Brent Francis are pleased to report that after many months of phone calls, e-mails and meetings, they have entered into discussions with an insurance company to provide value-added benefits to COHA Ontario members.

During the summer, the insurance company surveyed a sample group of Ontario Chapter members to determine their insurance needs and their willingness to subscribe to a COHA Ontario Chapter program. The results have been compiled and the Chapter leadership will be receiving an insurance package prospectus for COHA Ontario Chapter members. Stay tuned for an exciting announcement!

Welcome New Members

The following members joined COHA Ontario Chapter between April and August 2006:

Service Contractor

- Deb Dean, B & D Oil Heat Service, Midland, ON
- Sabrina VanGerwen, Don's Heating & Cooling, Orangeville, ON

Equipment Manufacturer

- Sean Giberson, Taco (Canada) Limited, Mississauga, ON

Non-Industry

- Lyne Turmel, AON Reed Stenhouse Inc., Toronto, ON
- Brenda Taylor-Anderson, Stevenson & Hunt Ins. Brokers, London, ON

Contact Us:

We would love to hear from you! If you have questions about membership or COHA National initiatives contact Veronica Yu at (905) 946-0264 or oilheat.coha.ca. If you have questions about COHA Ontario Chapter initiatives, contact Constance Wrigley-Thomas at 1-877-331-9668 or coha-ontario@essentient.ca.