



It's that time
of year again...

We want to thank you
for your business, and after
another successful year,
Usborne & Hibbert Mutual
is sending you a refund
from surplus. The 2025 refund
is 7% totaling **\$809,206.**

We're proud of our longstanding service to policyholders
and the community – and our outstanding record
of consistently delivering member refund cheques for
more than 44 years.

More than just a policyholder

The mutual difference means you're more than a
policyholder – you're a member of Usborne & Hibbert
Mutual Fire Insurance Company. Our Board of
Directors work on your behalf to ensure a financially
secure and sustainable company.

Your refund is a percent of company earnings after we've
accounted for claim payments, office management,
adequate financial reserves and company profitability.



Usborne & Hibbert
Mutual Fire Insurance Company
Celebrating 150 Years

www.usborneandhibbert.ca

Did you know?

- You qualify for a refund cheque because you're a policyholder in good standing
- And the premiums you have paid are more than what the company has paid you in claims in the past three years

Since 1982 we have given more than \$21.5 million back to our policyholders in refund from surplus payments.

Questions about your refund?
Call 519-235-0350

At Usborne & Hibbert Mutual we're committed to delivering the highest level of service and providing competitive insurance solutions that protect our policyholders and gives them peace of mind.



Usborne & Hibbert
Mutual Fire Insurance Company

Celebrating 150 Years

***A better future for our
community today***

507 Main Street South, Exeter ON

04/18-60444

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