

It's Here!

Milnco is thrilled to advise that our system is now ready for the transition of personal lines products from our previous carrier to Mutual Fire Insurance. As a result, we are now able to provide the following effective **March 1, 2026**:

- **Manitoba and Saskatchewan Risks – All Product Lines**
  - New and renewal rating is fully operational in both **TBW** and **Applied** systems
- **Ontario Seasonal Homeowners and Seasonal Condominiums**
  - New and renewal rating is available in **TBW system** only
  - Availability in the **Applied system** is estimated for **April 1, 2026**
  - Until Applied is updated:  
If you have a new submission and do not have access to TBW, please email full submission details to [personal@milnco.ca](mailto:personal@milnco.ca) for a quote.

We will issue a **final communication** once system updates are complete for the remaining outstanding products.

### IMPORTANT – EXISTING MILNCO POLICIES

All existing policies with effective dates **March 1, 2026, and onward** will be **automatically renewed with Mutual Fire Insurance** as the insurer, with all applicable changes applied.

As a reminder, please **click here** to review the product changes and ensure policyholders are informed accordingly. A copy of this notice will accompany all renewals until the transition is fully completed.

A separate email will follow with:

- The **current Milnco Manual**, and
- The **Milnco Terms of Doing Business Agreement Addendum**, outlining Broker Authority.

Thank you for your understanding, patience, and continued support as we complete this important transition.

If you have any questions, please contact our Personal Lines team:

[personal@milnco.ca](mailto:personal@milnco.ca) | **1-888-645-6261**