

Annual Report

2025 - 2026



CivicRisk
Mutual

Welcome to CivicRisk Mutual's 2025/26 Annual Report

The 2025/26 financial year was another important year for CivicRisk Mutual, marked by strong member engagement, continued investment in risk management and a focus on delivering value and support to our members.

Over the past year, we continued to focus on providing sustainable protection, practical risk management support and strong value for members. We increased our face-to-face engagement through onsite training, CEO visits, Member Forums and our Risk & Claims Forum, creating more opportunities for members to share experiences, build capability and learn from one another.

Working together remains one of the Mutual's greatest strengths. Throughout the year, members continued to share knowledge, participate in committees and support initiatives that strengthened risk management practices and organisational resilience across the membership.

We also maintained a strong focus on the Mutual's long-term financial position. Careful financial management, strategic protection decisions and continued investment in member services have helped ensure the Mutual remains well placed to support members now and into the future.

This Annual Report reflects the efforts of our members, Board, committees and staff over the past year. It highlights the achievements, initiatives and outcomes that have strengthened the Mutual and delivered benefits to our members. We thank all those who contributed during the year and invite you to read more about the activities and results outlined in this report.



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Our Vision

We aspire to be recognised as the preferred provider of risk protection solutions and support for local government councils.

Our purpose revolves around supporting our member councils in effectively managing risks, leading to improved protection and services for their communities. We hold a steadfast commitment to showcasing integrity throughout service delivery and strategic planning by:

- being open, transparent and accountable.
- enabling the true spirit of mutuality to shine.
- fostering opportunities for collaboration and information sharing.
- listening to every member's views.
- supporting member involvement and decision making.
- striving to be better every day.
- delivering value and going the extra mile.
- always looking for a better way.

Our Core Principles

Underpinning our decisions and actions are:

Open Book

Transparency builds trust
We are all accountable
We share equitably in our performance



Value Mutuality

Collaborate & share
Be involved: we get out what we put in
Everyone's view matters
On our terms: members decide

Better Everyday

Deliver value
Go the extra mile
Always looking for a better way

Delivering Commercial Value

- We achieved an **\$11.7 million** surplus this year, driven by robust investment returns and cost savings in the protection program.
- CivicRisk Mutual members have collectively saved an estimated total of **\$155 million** since the organisation began.
- Our wholly owned subsidiary captive insurance company has proved a sound strategic decision, saving members **\$16 million** over the last **five years** in protection costs.
- Property insurance costs were **\$1,511 per \$1 million** of assets.
- Vehicle insurance costs were **\$1,006 per vehicle**.
- Administration and training costs remained efficient, at **less than 8%** of member contributions

Shaping Markets with Superior Protection

- The Mutual's strong capital position, with an accumulated surplus of nearly **\$115.5 million**, enhances long-term financial stability.
- Despite significant climate challenges, flood coverage was successfully preserved for all members by modifying our self-insured threshold and securing continued reinsurer support. We have also made changes to our property program utilising the capacity of our captive and self-insured capacity to ensure we are more resilient against climate events into the future. This action means we are less impacted by market shifts and predict we will only need to call on insurers every 20 years.

Strengthening Collaborative Member Relationships

- Engagement reached new heights with in-person visits conducted with all **27** member CEOs to exchange information and identify areas for improvement.
- The March Member Forum saw a remarkable **93%** attendance from member councils, where they collaboratively determined the Mutual's strategic direction.
- We delivered **35** bespoke onsite training sessions, supporting council staff in managing diverse risks and enhancing their risk maturity.
- **82%** of members attended risk management committee meetings, fostering collaboration and sharing lessons learned.

Demonstrating True Mutual Mindset

- We provided more than **\$1.5 million** in risk management support to members.
- **\$520,000** was allocated for member-specific risk initiatives through funding grants, with 21 members applying for funding to enhance risk environments within their councils or communities.
- All members participated in training or support group sessions, with **440** council staff in attendance.

Chairman's Report

The 2025/26 year saw CivicRisk Mutual continue to strengthen its position as a member-owned organisation guided by the principles of mutuality, sound governance and long-term sustainability.

As Chairman, I am proud of the way the Mutual continues to evolve while remaining focused on the purpose for which it was established, supporting members through shared knowledge, collective strength and sustainable protection.

The Board's responsibility is to ensure CivicRisk Mutual remains financially sustainable, well governed and responsive to the evolving needs of members. Throughout the year, the Board maintained a strong focus on governance, risk oversight and long-term planning to ensure the Mutual continues to deliver value for current and future members.

A key priority for the Board was supporting initiatives that strengthen the organisation's capability and enhance member services. This included oversight of the strategic decision to bring claims management services in-house, a significant investment that we believe will support service quality, organisational capability and long-term sustainability.

The Board also continued to assess emerging risks and opportunities facing local government and the Mutual. In a constantly changing operating environment, it is important that CivicRisk Mutual remains adaptable while continuing to uphold the principles of mutuality that underpin our success.

The strength of CivicRisk Mutual lies in the commitment of its members. I thank the Member Assembly, Board Directors and committee members for the time, expertise and dedication they contribute in support of the Mutual. Their involvement ensures CivicRisk Mutual remains member-led and focused on achieving meaningful outcomes.

On behalf of the Board, I also extend my sincere thanks to Chief Executive Officer, Andrew Armitstead, and the CivicRisk Mutual team. Their professionalism, dedication and commitment to member service continue to strengthen the organisation and support its success.

Looking ahead, the Board will remain focused on preserving the Mutual's long-term sustainability, maintaining strong governance and ensuring CivicRisk Mutual is well positioned to respond to future opportunities and challenges. Through sound governance, strategic oversight and adherence to the principles of mutuality, we are confident the Mutual will continue to deliver lasting value to members and the communities they serve.



Councillor Ross Fowler OAM
Penrith City Council
Board Chair



CEO's Message

It is my pleasure to reflect on another positive year for CivicRisk Mutual and the achievements made possible through the collective efforts of our members, Board, committees and staff.

The Mutual continues to provide trusted support to local government through risk management, claims services, training and collaboration. Our focus remains on helping members build resilience, protect community assets and manage risk with confidence.

At our Member Forum, members helped shape the future direction of the Mutual, reaffirming priorities around sustainable growth, enhanced member services and stronger risk support. These priorities continue to guide our work.

This year, we welcomed the Western Sydney Weed Authority to the Mutual and look forward to supporting their risk management journey.

We also took the first steps towards bringing claims management services in-house. This strategic initiative reflects our commitment to strengthening the Mutual, enhancing member services and building capability to support members into the future.

A highlight of the year was recognising Councillor Ross Fowler OAM for more than 30 years of dedicated service and leadership. Ross's commitment has been instrumental in shaping CivicRisk Mutual and it was fitting that he was inducted onto our Honour Roll.

Thank you to our members for your active participation and commitment to mutuality. Your willingness to share knowledge and collaborate remains one of our greatest strengths.

I also extend my sincere thanks to our Board, led by Chair Councillor Ross Fowler OAM, and to the CivicRisk Mutual team for their dedication, professionalism and unwavering focus on member service.

As we look ahead, we remain committed to strengthening the Mutual, enhancing member value and supporting local government through collaboration, resilience and shared success.



Andrew Armitstead
Chief Executive Officer
CivicRisk Mutual Limited



03 Our Story

Westpool created to provide Public Liability & Professional Indemnity (PL/ PI) protection for Western Sydney Councils: Blacktown City Council, Blue Mountains City Council, Fairfield City Council, Hawkesbury City Council, Liverpool City Council and Penrith City Council

Our six founding members decide to pool their risks to manage the ever-increasing cost of liability claims and a litigious environment that heavily favours plaintiffs at the expense of local government

Joint Pools obtain protection through London market

Civil Liability Act introduced Westpool and Metro Pool sign joint agreement sharing services and management

City of Parramatta Council joins Westpool

Motor Vehicle protection established Global Financial Crisis caused downturn in investments

Wollongong City Council joins Westpool Statutory Liability cover included in CD&O

Kiama Municipal Council joins Metro Pool Community Support, Crime, Marine Transit and Statutory Liability protection established

Camden Council joins Westpool Mutual Management Services Limited (MMS) established

Council amalgamations UIP renamed CivicRisk Mutual

Westpool renamed CivicRisk West

Metro Pool renamed CivicRisk Metro MMS granted AFS Licence

The Western Sydney Regional Organisation of Councils (WSROC) joins Mutual Management Services Limited

Dubbo Regional Council and Wollondilly Shire Council join CivicRisk West

MMS renamed to CivicRisk Mutual Limited

CivicRisk Mutual Limited establishes Captive

Hobsons Bay City Council joins CivicRisk Mutual, bringing the total membership to 27 councils and one regional organisation

1988 1990 1996 1999 2003 2005 2008 2009 2010 2011 2012 2013 2015 2016 2017 2018 2019 2020 2021 2022 2023-24 2025

1990

Metro Pool created to provide PL/PI protection for Sydney Metropolitan Councils : Auburn City Council, City of Botany Bay Council, City of Holroyd Council, Hunters Hill Council, Lane Cove Council, Marrickville Council and Rockdale Council

1999

HIH Insurance collapses
Joint Pools buy 'ground up' cover for 3-year deal

2005

United Independent Pools (UIP) established to provide Corporate Travel, Councillors, Directors & Officers (CDO), Personal Accident and Property protection

2009

Continuous Risk Improvement Program (CRIP) established with funding grants for Risk Enhance projects

2011

Shellharbour City Council joins Westpool

2013

Burwood Council joins Metro Pool Employment Practice Liability protection established and combined with CDO and Statutory Liability as Management Liability

2016

Cyber Liability protection established

2018

Orange City Council joins CivicRisk West

2020

CivicRisk Mutual, CivicRisk West and CivicRisk Metro merge into CivicRisk Mutual Limited

Six new councils join CivicRisk Mutual Limited:

Snowy Monaro Regional Council, Mid-Western Regional Council, Parkes Shire Council, Gunnedah Shire Council, Richmond Valley Council and Willoughby City Council join CivicRisk Mutual Limited

Dedicated member liaison and risk management support established

The Mutual's constitution and member rules are designed to govern CivicRisk Mutual Limited

2022

Moira Shire Council and Port Macquarie Hastings Shire Council join CivicRisk Mutual Limited

2025

Western Sydney Weed Authority joins CivicRisk Mutual as an affiliate member



04 Board of Directors

Our Mutual is strong because of the constant hard work and dedication of our leaders and representatives. Their great leadership, experience, and advice have been key to our success and growth. We appreciate all the time and knowledge they give to our organisation.

We deeply value and appreciate the time, effort, and expertise they continuously invest in our organisation.



Ross Fowler OAM

Councillor
Penrith City Council
Chair



Kerry Robinson OAM

Chief Executive Officer
Blacktown City Council
Deputy Chair



Simon Rennie

Chief Financial Officer & Director
Customer Experience
Snowy Monaro Regional Council
Director



Flora Lepouras

Executive Manager Corporate
Governance & Risk / Public Officer
Shellharbour City Council
Director



Joe Gaudiosi

Chief Operating Officer
Kiama Municipal Council
Director



Vaughan Macdonald

General Manager
Richmond Valley Council
Director



Richard Sheridan

Director City Performance
Bayside Council
Director



Nick Tobin

General Manager
Hunters Hill Council
Director



05 Membership Map

CivicRisk Mutual is a partnership focused on improving outcomes across the Local Government sector.

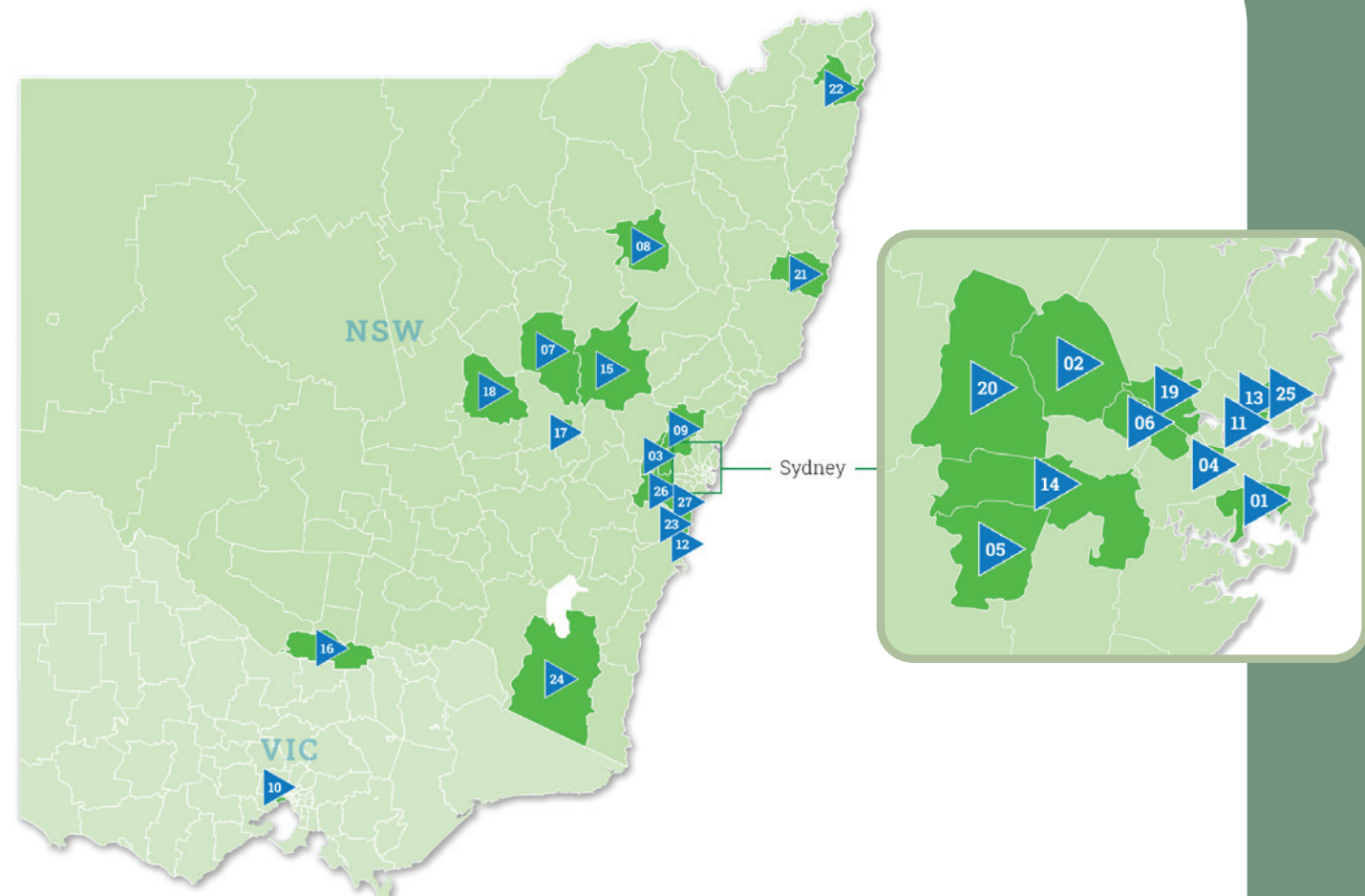
The Mutual is owned and operated by its members. This means members have a voice in how the Mutual is run, how decisions are made and how value is delivered over time.

Membership is about more than protection. It is about working together, sharing knowledge and building stronger risk capability across councils.

38
Years of Operation

27
Member Councils + 2
Affiliate Members

32%
of the NSW population
and 2% of the Victorian
population represented
through member councils



Members

- | | | |
|--------------------------------|---------------------------------|------------------------------------|
| 01 Bayside Council | 10 Hobsons Bay City Council | 19 City of Parramatta Council |
| 02 Blacktown City Council | 11 Hunters Hill Council | 20 Penrith City Council |
| 03 Blue Mountains City Council | 12 Kiama Municipal Council | 21 Port Macquarie Hastings Council |
| 04 Burwood Council | 13 Lane Cove Council | 22 Richmond Valley Council |
| 05 Camden Council | 14 Liverpool City Council | 23 Shellharbour City Council |
| 06 Cumberland City Council | 15 Mid-Western Regional Council | 24 Snowy Monaro Regional Council |
| 07 Dubbo Regional Council | 16 Moira Shire Council | 25 Willoughby City Council |
| 08 Gunnedah Shire Council | 17 Orange City Council | 26 Wollondilly Shire Council |
| 09 Hawkesbury City Council | 18 Parkes Shire Council | 27 Wollongong City Council |

Affiliate Members

Western Sydney Weeds Authority

The Western Sydney Regional
Organisation of Councils Limited (WSROC)

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Our Performance

Highlights

Strong Financial Performance Continues

CivicRisk Mutual continues to perform well with good claims management, strong investment returns and appropriate actions to mitigate the impact of the hard market. The Mutual's financial performance continues to outperform budget expectations, which in turn ensures we maintain a strong capital adequacy to protect us through hard market periods.

Sound Structure Retains Cover

In an era fraught with climate challenges, our Mutual successfully preserved flood coverage for all members by modifying our self-insured threshold, ensuring continued support from our reinsurers. Our Members currently have superior flood cover to other councils in NSW.

We also reviewed our insurance program to ensure we maintain the optimal balance of self-insured risk and catastrophic insurance cover. This resulted in an increase in cover, reduction in our insurance costs and savings through good claims results in 2025/26

This performance is supported by our strategic approaches to loss prevention and streamlined claims handling, leading to cost reductions. Our dedication is evident as we're ready to share the risk and vouch for our performance. Ultimately, when claims are handled efficiently, both our members and insurers reap the financial benefits.

Over the past year, our Mutual has flourished. We've witnessed strong financial growth, bolstered by innovation-led savings.

Our return to in-person events, amplified by new training initiatives and an updated communication strategy, epitomises our commitment to progress. While we celebrate positive survey feedback and industry support, we have also addressed the challenges of maintaining cover and current property repair concerns.

Captive Innovation Drives Financial Savings

Our wholly owned subsidiary insurance company was established in September 2021 to reduce our property costs and enable access to additional reinsurance markets. The captive has reduced our protection costs by \$16 million over the last five years. This year, the claims have again been contained within our Mutual self-insured layer, resulting in no claims incurred by the captive, or insurers and savings to the members. This has also generated increased interest in our business, maintaining stable insurance costs.

Providing Councils with Risk Support for Member Initiatives

This year we increased the allocation of risk grants and now provide over \$1 million in risk support for our members, including risk grants, cyber health checks, property security, risk engineering, training and fraud prevention, which are all aimed at fostering safer communities.

Enhancing Services for Members

This year, further resources were brought into the team in response to increasing member needs. A significant number of tools and guidelines were created for our members' use in managing their risks, ranging from a self-assessment tool for attesting compliance with the Office of Local Government's guidelines on internal audit and risk to signage guides parks, playgrounds and other member facilities. In addition, monthly risk alerts go to members on new and emerging risks that their Council may face.

We have continued our focus on member training and existing risk management initiatives, including supporting the implementation of CRIP recommendations, providing risk management assistance, facilitating knowledge sharing, developing best practice guides and organising training sessions for members.

March Member Forum: A Successful Event

This year's March Member Forum had a remarkable turnout of 93% of our member councils. The forum offered a range of engaging presentations that drew in our audience, enabled attendees to reconnect with familiar peers and welcomed the chance to meet new ones. It was a collaborative effort that helped determine the strategic direction of the Mutual, demonstrating our dedication to building a solid, united community among our members.

Advancing our Training Sessions

This year, we delivered 35 tailored training and support sessions, attended by 440 representatives from our member councils and working groups. Our training program was designed to address the evolving challenges faced by local government and covered a broad range of topics including road reserves, tree management, planning and certification claims, contractor management, climate change, operational risk, crime claims, events risk management, volunteer management, and governance responsibilities for councillors, directors and officers.

Delivered both onsite and online, these sessions provided practical guidance, encouraged the sharing of knowledge and experiences, promoted best-practice risk management, and supported councils in strengthening their risk maturity. The program also created valuable opportunities for collaboration, networking and peer learning across the membership. This year also saw continued demand for customised training solutions, enabling members to address council-specific risks and emerging challenges through targeted education and support.

Members Embrace the Risk Industry Conference

19 risk managers from our member community converged on Canberra to learn and share at the Risk Management Institute of Australasia (RMIA) National Conference. Attendees were treated to practical and relevant sessions on topics such as artificial intelligence, cybersecurity, risk culture and strategic decision making, among others.

Honour Roll

At this year's Member Forum, we proudly recognised Councillor Ross Fowler and Andrew Armitstead for their many years of dedication and commitment to the Mutual. Ross has provided leadership as Chair for over 30 years and been a strong advocate for the principles of mutuality and financial stability.



Andrew took over the CEO role of the Mutual in 2003 and helped to mould what was once just a liability purchase arrangement into a complete suite of insurance and risk services. Today the Mutual is a stronger organisation due to the efforts of people like Ross and Andrew and it is only fitting they be included on the CivicRisk Mutual Honour Roll.

Member Engagement

This year, in-person visits were conducted with all 27 member CEOs. These meetings enabled the exchange of information regarding Mutual benefits and performance, with particular attention given to claim performance, identifying areas for improvement and encouraging utilisation of available member benefits.

Western Sydney Weed Authority Joins CivicRisk Mutual

The Authority is responsible for weed control in the Hawkesbury/Nepean River. Four Councils in the catchment area are members, and we are pleased to provide support and risk protection as our newest member from 1st July 2025.

Upholding Cyber Security Cover

Due to the increase in cyber-attacks and global instability, the Mutual began examining alternative approaches for cyber protection. The organisation collaborated with a new provider to help members address vulnerabilities. Coverage was expanded, and the Mutual is currently working with its members to enhance preparedness and consider additional protection strategies to strengthen resilience.

In-House Risk Team Established

CivicRisk Mutual strengthened member support during the year through the establishment of a dedicated in-house risk team. The team provided specialist advice and practical assistance across risk policies and strategies, operational risk registers, signage, ARIC attestations, training resources, continuous improvement initiatives and vacant property risks. These services enhanced risk oversight, improved organisational preparedness and enabled earlier action on potential exposures. Monthly emerging risk alerts further supported members to anticipate and respond to developing risks.

Member Risk Initiatives

Member Risk Enhancement Projects

At CivicRisk Mutual, we actively support our members in enhancing their risk management practices through various risk enhancement projects. These initiatives are designed to tackle specific risks or challenges faced by our members, such as BCP, risk appetite statements, development of training tools relating to risk management and risk warning signage, at-fault driver training and risk reviews of playground equipment.

The benefits of these projects extend beyond the participating members, offering valuable insights and learnings for the entire Mutual membership. This year, 20 members applied for funding to enhance or mitigate the risk environment within their councils or communities. In total, \$401,000 was approved and granted to members for the financial year.

A number of our members focused on reviewing and updating their Enterprise Risk Management Frameworks. This comprehensive effort involved:

Updated Risk Appetite Statement

Reviewing existing documentation and updating the appetite statements across a variety of relevant measures to ensure that Councils are operating in their desired risk exposure levels

Updated ERM Plan and Policy

Ensuring that ERM is embedded into Council's culture and supports risk-based decision making.

Refreshed Strategic and Operational Risk Registers

Improving reporting and ensuring that risks were linked.



Excellence in Risk Management Awards

Every year, we recognise and celebrate our members' outstanding achievements in managing and mitigating risks through the Risk Awards. These awards highlight best practices, innovations and successes across various categories such as:

- Enterprise risk excellence
- Insurable risk
- Risk initiative

In 2025, we received 11 nominations from across the Mutual, reflecting the diversity and excellence of our members.

Congratulations to all winners and nominees for their commitment and contributions to the enhanced collaboration and improved Mutual outcomes.

We have an unwavering commitment to our members, celebrating their exceptional achievements and contributions to the Mutual with the Excellence in Risk Management Awards every year. In addition, we're proud to spotlight individual council wins throughout the year.

Congratulations to all our winners for their exceptional work in risk management. Your achievements are an encouragement to all our members.

07 Our Concise Financials

At CivicRisk Mutual, our commitment to exceptional member service and unmatched market protection goes hand in hand with a dedication to financial transparency and accountability.

Every dollar we manage reflects a purposeful strategy, prudent operations and the deep trust our stakeholders place in us. This section distills our financial narrative into highlights, providing a clear and accessible view of our fiscal progress and achievements over the past year.

CivicRisk Mutual Limited Financial Highlights

In 2025/26, strong financial performance and prudent capital management enabled CivicRisk Mutual to return approximately \$10 million in cash surplus to members, while maintaining a strong capital position to support future claims and member services. Long-term members received surplus allocations equivalent to around 35% of their contributions.

The Mutual generated a surplus of \$11.7 million, driven by favourable investment returns of 6.8%, effective claims management, \$1.9 million in savings delivered through the captive, and disciplined cost control. Member contributions remained stable, helping councils manage budget pressures while continuing to receive comprehensive protection and support.

We also expanded our risk management services and maintained administration costs below 8% of contributions, ensuring more member funds were directed toward protection, claims, and value-added services.

As a member-owned mutual, our success is measured by the value we create for members. With a strong financial foundation and continued focus on affordability, service, and risk reduction, we remain well positioned to support our members and communities into the future.



Lisa Williams
Chief Financial Officer
CivicRisk Mutual Limited



\$115.5m

Mutual's accumulated surplus

\$32.3m

Members' surplus returned in last 10 years

\$22.9m

Total claims provisions



\$11.7m

Surplus generated for members in 2026

6.8%

Annualised return on investments in 2025/26

\$128.8m

Assets under investment at 30 June 2026



21%

of contributions returned in surplus reducing member insurance costs

229%

Capital compared to industry benchmark

6.2

Times assets to cover claims provisions

CivicRisk Mutual Limited

Financial Statements



As at 30 June 2026

ABN: 48 605 323 948

STATEMENT OF FINANCIAL POSITION	2026	2025	2024
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	\$21,329,386	\$8,575,482	\$10,489,029
Receivables	\$3,328,159	\$2,419,192	\$2,673,989
Prepayments	\$9,330,093	\$9,161,165	\$8,837,140
Other Current Assets	\$42,281,508	\$53,702,242	\$34,536,941
TOTAL CURRENT ASSETS	\$76,269,146	\$73,858,081	\$56,537,099
NON-CURRENT ASSETS			
Property, Plant and Equipment	\$7,159,071	\$7,222,836	\$6,874,189
Other financial assets	\$58,475,460	\$59,167,713	\$53,165,683
TOTAL NON-CURRENT ASSETS	\$65,634,531	\$66,390,548	\$60,039,872
TOTAL ASSETS	\$141,903,677	\$140,248,630	\$116,576,971
LIABILITIES			
CURRENT LIABILITIES			
Claims Provisions	\$7,843,399	\$14,726,862	\$9,020,640
Employee Entitlement Provisions	\$623,543	\$821,590	\$742,597
Other Current Liabilities	\$2,528,112	\$2,479,324	\$1,665,532
TOTAL CURRENT LIABILITIES	\$10,995,054	\$18,027,775	\$11,428,769
NON-CURRENT LIABILITIES			
Claims Provisions	\$15,115,478	\$8,946,847	\$6,262,958
Employee Entitlement Provisions	\$340,417	\$13,282	\$6,508
TOTAL NON-CURRENT LIABILITIES	\$15,455,895	\$8,960,129	\$6,269,466
TOTAL LIABILITIES	\$26,450,949	\$26,987,904	\$17,698,235
NET ASSETS	\$115,452,728	\$113,260,726	\$98,878,736
MEMBERS FUNDS			
Accumulated Surplus - Beginning of Year	\$113,260,726	\$98,878,736	\$80,404,269
Adjustment to prior period	\$0	\$140,030	\$0
Operating Surplus (Deficit)	\$11,739,918	\$14,522,020	\$18,474,467
Less Return of Members Funds	(\$9,547,916)	\$0	\$0
TOTAL MEMBERS FUNDS	\$115,452,728	\$113,260,726	\$98,878,736
STATEMENT OF FINANCIAL PERFORMANCE			
Revenue From Continuing Operations	\$65,172,678	\$67,374,733	\$58,762,704
Underwriting & Claims Costs	(\$49,270,783)	(\$49,645,892)	(\$37,265,988)
Administration Costs	(\$4,161,977)	(\$3,206,821)	(\$3,022,249)
OPERATING SURPLUS (DEFICIT)	\$11,739,918	\$14,522,020	\$18,474,467

The financial statements are consolidated audited general purpose reports prepared for the members in accordance with the accounting policies and standards listed in the notes to the financial statements. A full copy of the financial statements are available upon request.



CivicRisk Mutual

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