

Howard Mutual Insurance Scholarship Application – 2021

Howard Mutual Insurance Company is offering up to five \$1,000 scholarships to students pursuing a full-time post-secondary education at a Canadian university or college in any area of study.

Eligibility

Applicants must be:

- Policy holders, children of policy holders, or children of Howard Mutual staff, who have not already applied for a scholarship from Farm Mutual Re. Children of Directors are not eligible for the scholarship.
- 23 years of age or younger
- Enrolled in full-time post-secondary education at a Canadian university or college (proof of enrollment is required)
- Canadian citizen residing in Ontario

Application

Applicants must complete and sign this application form and submit an assignment to be considered for the scholarship.

The assignment can be submitted in the format that best suits your skills and interests, including essay (up to 750 words), video, presentation, artwork etc.

Applications must be received by 4:30 pm on August 31, 2021.

Assignment Topic

When people talk about insurance companies, they often believe all insurance companies are the same. This is not true. Howard Mutual is proud to be one of many local mutual insurance companies in Ontario and across Canada. Mutuels are a different type of insurance company as compared to public or stock insurance companies.

Explain the main differences between a mutual insurance company and a stock insurance company, including the pros and cons of dealing with each of these types of insurance companies. Outline the possible benefits of belonging to a local mutual insurance company, as well as the benefits of a mutual insurance company (like Howard Mutual) operating in the local community.

Personal Information

- First name
- Last name
- Address
- City/Town
- Postal Code
- Email
- Phone number
- Policy number
- Policyholder name

- Parent / Guardian name
- Post-secondary institution enrolled in
- Winner(s) will be required to provide their social insurance number and proof of enrollment to receive the funds at time of selection. A tax receipt will be provided.

Legal Information

I authorize Howard Mutual Insurance to collect, use and disclose any of the personal information, subject to the law and Howard Mutual Insurance's privacy policy/policy regarding personal information (available on its website at <https://howardmutual.com/wp-content/uploads/2020/10/Privacy-Policy-Customer-Version.pdf>), for the purposes of communication with me about this scholarship, assessing my application for a scholarship, detecting and preventing fraud, and awarding the scholarship should my application be chosen.

I hereby consent and give permission to Howard Mutual Insurance to publish or present to the public my name and the <essay/artwork/etc.> I submit with this scholarship application. No other personal information about me can be published, such as my address, school, or photograph, without my permission.

I certify the information in this application is complete and correct. I authorize the selection committee to confirm all information contained herein.

Signature of applicant

Signature of policyholder

Date