

**ONTARIO MUTUAL INSURANCE ASSOCIATION
GENERAL BYLAWS**

**(Consolidated to include new Article IV, section 2(b) passed by the
Board of Directors, December 18, 2019. Amendment is shown in bold italics)**

WHEREAS THE ONTARIO MUTUAL INSURANCE ASSOCIATION, hereinafter referred to as "the Association", formerly known as Mutual Fire Underwriters' Association of Ontario, was organized on the first day of January, 1882; and commenced business on the 15 day of January, 1882;

AND WHEREAS the Board of Directors (hereinafter referred to as "the Board") and members of the Ontario Mutual Insurance Association deem it advisable to prepare General Bylaws of the Ontario Mutual Insurance Association as follows:

ARTICLE 1— OBJECT

The (objects) purposes of the Association are to encourage, develop and maintain cooperation between (mutual) insurance companies and related insurance organizations; to be an advocate of and perform government relations for its members: to provide education, information and product knowledge to its members; to gather, compile and analyze information upon all matters relating to insurance and generally to promote the interests of (all mutual) insurance, to devise and recommend improved and uniform methods of transacting the business and for the elimination of hazards and reduction and prevention of losses, and to co-operate with existing agencies organized for these purposes; to encourage and promote adequate, reasonable and uniform enactment, interpretation and administration of insurance laws, to the end of the economies and benefits of (mutual) insurance may be made available to our member companies; to maintain department, committees, services and publications; to administer employee benefits programmes where required; and generally to provide leadership and to do any and all things necessary or incidental to the accomplishment of these (objects) purposes.

ARTICLE II — HEAD OFFICE

The Head Office and chief place of business of the Association shall be located in the City of Cambridge in the Regional Municipality of Waterloo and at such place therein as the Board may from time to time determine.

ARTICLE III — SEAL

An impression whereof, is stamped on the margin hereof, shall be the seal of the Association.

ARTICLE IV — MEMBERSHIP

1. Voting

- (a) Voting membership in the Association may be granted by the Board to any

insurance company that is a member of the Fire Mutuals Guarantee Fund.

2. Non Voting

- (a) Membership in the Association as an Associate Member may be granted by the Board, upon receipt of a written application to any company or organization other than a member of the Fire Mutuals Guarantee Fund. At the direction of the board, Associate Members may attend the meetings of the members and may participate in the discussion but shall not have any voting rights.
- (b) *Membership in the Association as a Subsidiary Associate Member may be granted by the board, upon receipt of a written application, to any company, at least 50% of the voting shares of which are owned by:*
 - (i) *Voting or Associate Members;*
 - (ii) *a company, at least 50% of the voting shares of which are owned by one or more, or any combination of:*
 - (A) *Voting or Associate Members; or*
 - (B) *Companies that would otherwise be qualified for membership in the Association as a Subsidiary Associate Member;*

At the direction of the board, Subsidiary Associate Members may attend the meetings of the members and may participate in the discussion but shall not have any voting rights.

~~Membership in the Association as a Subsidiary Associate Member may be granted by the board, upon receipt of a written application, to any subsidiary company that is owned by a voting member or voting members, and to any any subsidiary company that is owned by a combination of Voting and Non Voting Associate Members where the Voting Members own a majority of the issued shares of the subsidiary company. At the direction of the board, Associate Members may attend the meetings of the members and may participate in the discussion but shall not have any voting rights.~~

All directors and officers of the Association and the President of the Association shall be ex officio members of the Association but shall have no voting privileges.

3. Voting members shall, upon request, forward to the Association the names of delegates and alternates who shall have the right to attend and vote at meetings of voting members.

The Voting Members of the Association shall be divided into five (5) Groups. The Groups and the Members included in a Group may be changed from time to time by the Board. Until such time as changed by resolution of the Board, the Voting Members included in each Group shall be as set out in Appendix A hereto.

4. A voting member or a non-voting member may withdraw from the Association as of the close of business on the 31st day of December in any year upon (3) three months notice in writing of its intention to do so which said notice shall be sent to the Secretary of the Association by pre-paid registered mail.
5. Any member who has reason to believe that the continuing membership of another member is not in the best interest of the Association may so notify the Board of Directors stating the reasons in writing. The Board shall notify the member whose continuance is questioned at least (15) fifteen days prior to the Board meeting at which the matter is to be considered. The member so notified shall have the right to attend such meeting.

The Board of Directors may, at such meeting, by a majority vote of those directors present, terminate the membership of the member whose continuing membership has been questioned. Any decision taken by the Board concerning the member's continuing membership shall be final and not subject to appeal.

In the event that the board determines that a member should be expelled or suspended from membership in the Corporation, the Chair, or such other officer as may be designated by the Board of Directors shall provide twenty (20) day's notice of suspension or expulsion to the member and shall provide reasons for the proposed suspension or expulsion. The member may make written submissions to the Chair, or such other officer as may be designated by the Board of Directors in response to the notice received within such twenty (20) day period. In the event that no written submissions are received by the Chair, the Chair, or such other officer as may be designated by the Board of Directors may proceed to notify the member that the member is suspended or expelled from membership in the Corporation. If written submissions are received in accordance with this section, the Board of Directors will consider such submissions in arriving at a final decision and shall notify the member concerning such final decision within a further twenty (20) days from the date of receipt of the submissions.

Voting and Non-Voting Members shall annually, no later than the 28th day of February in each year, pay such fees or dues which may be determined from time to time by the Board of Directors Resolution to be payable by Voting Members and Non-Voting Members. In the event of the amalgamation of Voting Members or of Voting and Non-Voting Members, following amalgamation, the amalgamated Member shall pay to the Association, in addition to the regular annual fee payable by the amalgamated Member, the following additional fees: (i) for the first year of amalgamation, a fee equal to 50% of the fee that each of the amalgamating Members would have paid for that year based on their gross written premium as at December 31 prior to amalgamation; and (ii) for the second year of amalgamation, a fee equal to 25% of the fee that each of the amalgamating Members would have paid for that year based on their gross written premium as at December 31 prior to amalgamation.

This provision shall not apply to an amalgamation involving exclusively Non-Voting Members.

ARTICLE V — MEETINGS OF MEMBERS

1. **Annual Meeting** — The Annual Meeting of the members for the election of directors and the transaction of such other business as may properly be brought before an annual meeting of the members shall be held at such place as determined by the Board and at such time as determined by the Board, but not later than (4) four months after the close of each fiscal year.
2. **Special Meetings** -- A special meeting of the members shall be convened by the Chair when directed by a two-thirds vote of the Board, or the Board upon the written request of no less than ten percent (10%) of the voting members. Such direction or request shall clearly state the purpose of the special meeting. No business shall be transacted at the special meeting except that stated in the notice of the meeting.
3. **Quorum** -- At the Annual Meeting or a special meeting of the voting members of the Association, fifty-one percent (51%) of the voting members represented by their authorized delegates shall constitute a quorum for the transaction of business but if a quorum is not present within thirty minutes of the time for which the meeting was called, the meeting may be adjourned to reconvene at a time, a date and a place stated in the resolution of adjournment but such date shall not be less than seven days or more than twenty-one days from the date of the adjourned meeting. Notice of the adjourned meeting shall be given by the Secretary in the manner herein provided three days prior to the date of the adjourned meeting, and if, at such adjourned meeting a quorum is still not present, it shall be adjourned sine die.
4. **Adjourned Meeting** -- The Chair may, with the consent of the meeting, adjourn it from time to time and from place to place but no business shall be transacted at any adjourned meeting other than the business for which the meeting was called.
5. **Voting at General Meetings** -- At all meetings of members, every question shall be determined by a majority of votes unless otherwise specifically provided by statute or these by-laws. Only voting members shall be entitled to vote, and each voting member shall have one vote to cast on every question to be determined by vote.

At any General Meeting, unless a poll is demanded, a declaration by the Chair that a resolution has been carried and an entry to that effect in the minutes of the proceedings at the meeting shall be sufficient evidence of the fact without proof of the number or the proportion of the votes recorded in favour of or against the resolution.

A poll may be demanded by a voting member.

6. **Notice of Meetings** -- Notice of any annual or other meeting of the members shall be deemed to be well and sufficiently given if such notice is sent by first class prepaid mail or prepaid courier or electronically transmitted, addressed to each member at its usual place of business as shown in the register of members and sent at least thirty-five days prior to the date fixed for the holding of such meetings. The notice shall specify the date, the hour and place of the meeting and in case of a special meeting the general nature of such business. Notice of the Annual Meeting shall include an audited financial statement.

7. **Omission of Notice** -- When notice is received generally by the members, the accidental omission to give notice to any member thereof or the non-receipt of any notice by any member shall not invalidate any resolution passed or any proceedings taken at such meeting.
8. **Appointment of Auditor(s)**
 - (a) The members at each Annual Meeting shall appoint an auditor or auditors. He (they) shall be a licensed accountant. The auditor or auditors when appointed shall hold office until the next Annual Meeting and if an appointment is not so made the auditor or auditors in office shall continue until a successor is appointed. The remuneration of the auditor or auditors shall be fixed by the Board.
 - (b) The auditor or auditors shall, at all reasonable times, have access to the books, accounts and vouchers of the Association and may require from the Board and Officers such information and explanation as may be necessary for the performance of his or their duties.
 - (c) The auditor or auditors shall make a report to the members on the financial statement to be laid before the Association at each Annual Meeting during his or their term of office and shall state in his or their report whether, in his or their opinion, the financial statement referred to therein presents fairly the financial position of the Association and the results of its operation for the period under review

ARTICLE VI — BOARD OF DIRECTORS

1. Authority

- (a) The business of the Association shall be under the direction and control of the Board of Directors who may exercise all such powers and do all such acts and things as may be exercised or done by the Bylaws of the Association or by Statute.
- (b) Without limiting the generality of the foregoing, the Board of Directors may by resolution:
 - (i) Invest funds of the Association in accordance with the investment policies of the Association as determined by the Board from time to time.
 - (ii) Appoint committees which are deemed necessary from time to time.
 - (iii) Borrow money on the credit of the Association.
 - (iv) Issue, sell or pledge securities of the Association.
 - (v) Delegate signing authority to such officer(s) or employee(s) as the Board may deem necessary.

2. Election of Directors and Term of Office

- (a) Until changed in accordance with the Ontario Corporations Act as amended from time to time or any applicable successor legislation (collectively referred to in this By-law as the "Act"), there shall be 9 Directors who shall be elected or appointed in accordance with subsections (b) and (c), for a period of three (3) years to fill the places of retiring directors. One-third of those directors shall retire annually in rotation.
- (b) The Voting Members of each of the five Groups outlined in Appendix A shall elect one individual to the Board, as the representative of the Group. The election shall take place at a Meeting of the Voting Members of the Group to be held between April and December 31st of the year preceding the Annual Meeting of the Association at which the term of the Board member representing each Group expires. The Group representatives on the Board shall hold office at the pleasure of the Group he represents.

Voting at a Meeting of the Voting Members of a Group for their representative on the Board shall be by ballot and each full Member shall have one vote. The results of the vote shall be sent to the Secretary of the Association prior to the Annual Meeting of the Association at which such individual's term on the Board is to commence.

- (c) Four (4) directors shall be elected at large by the Voting Members, with that number to be elected at each Annual General Meeting as is necessary to fill the positions of those whose terms are then expiring. Such election will take place at the Annual General meeting of voting members. The term of office shall commence immediately upon adjournment of the Annual Meeting at which the member of the Board is elected.
- (d) Any director may serve a maximum of three terms and may be permitted to serve a fourth term to complete his term on the Executive Committee.
- (e) The President shall be an ex officio member of the Board of Directors by virtue of holding that office.
- (f) Transitional Provision:

Upon the approval by the Voting Members of the amendments to Article 4, Section 3 and Article 6 Section 2 of this By-law:

- the current director representing Group 1 shall be deemed to be a director at large (whose term expires at the Annual General Meeting in 2016)
- the current director representing Group 2 shall be deemed to be the director representing Group C, (whose term expires at the Annual General Meeting in 2018)

- the current director representing Group 3 shall be deemed to be the director representing Group D (whose term expires at the Annual General Meeting in 2016)
- the current director representing Group 4 shall be deemed to be the director representing Group A (whose term expires at the Annual General Meeting in 2017)
- the current director representing Group 5 shall be deemed to be the director representing Group B (whose term expires at the Annual General Meeting in 2017)
- the current director representing Group 6 shall be deemed to be a director at large (whose term expires at the Annual General Meeting in 2016)
- the current director representing Group 7 shall be deemed to be the director representing Group E (whose term expires at the Annual General Meeting in 2018)
- the two current directors elected at large shall continue as such, their terms expiring at the Annual General Meeting in 2017 and 2018.

3. Nomination:

The Board shall annually appoint a Nomination Committee consisting of not less than three Members, all of whom need not be directors. The responsibilities of the Nomination Committee shall be:

- (a) to receive and/or initiate and assess proposals for nomination of individuals for election to the at large positions on the Board;
- (b) such other duties as may be assigned to it by the Board from time to time.

Any person wishing to seek election or re-election as an at large Director must file his intention in writing with the Chair of the Nomination Committee, care of the Head Office of the Corporation, no less than 90 days in advance of the next Annual General Meeting after this section is effective, and thereafter, no later than September 30 of the calendar year preceding the Annual General Meeting at which directors are to be elected.

The Nomination Committee shall consider all persons who have filed notice of their intention to seek election, including incumbent directors who have filed notice of their intention to seek re-election, having regard to the provisions of this By-law, the Terms of Reference of the Nomination Committee as set by the Board from time to time and the geographical territories from which directors are to be elected. In considering such persons the Nomination Committee:

- (c) shall confirm each person's qualification to be elected as a director;
- (d) shall assess each person's personal and professional integrity and commitment to promote the long term interests of the Corporation, and his commitment to devote adequate time to service as a Board member;
- (e) may interview any person.

No less than 90 days in advance of the meeting at which directors are to be elected the Nomination Committee shall present to the Board the name or names of those persons it recommends for election as directors at large to fill that number of positions to be filled at such meeting, and shall advise all persons considered if they are recommended for election by the Committee.

Any person who was considered by the Nomination Committee who is not recommended by the Committee for election as a director, but who is otherwise qualified to be elected as a director, may be nominated for election as a director by submitting a written nomination signed by two Voting Members and accompanied by the written consent of the nominee, to the Corporation no less than 60 days prior to the annual meeting at which the election is to be held.

The Notice of the meeting at which directors are to be elected shall identify those nominees who are recommended by the Nomination Committee and those who are not recommended by the Nomination Committee but have otherwise been nominated in accordance with this section.

4. Save and except for the President a director shall be a director or officer or a salaried employee of a voting member in good standing.
5. The office of a member of the Board shall be vacated:
 - (a) If he declares bankruptcy, there is a bankruptcy petition filed against him that is not dismissed within sixty (60) days of its filing, there is an appointment of a receiver of his assets or he makes an assignment for the benefit of creditors;
 - (b) If he becomes mentally incompetent;
 - (c) If he ceases to have the necessary qualifications for office;
 - (d) If he is absent without leave of the board from three consecutive regular meetings of the Board;
 - (e) If by notice in writing to the Association he resigns his office;
 - (f) If he dies; or

- (g) For directors at large, if by resolution passed in accordance with the Act at a meeting of the members called for the purpose, he is removed from office.
6. Whenever any vacancy occurs on the Board, the remaining members thereof, so long as there is a quorum in office, may appoint a member to the Board to fill the vacancy for the remainder of the term of that position; provided that if the vacancy is in a position for which the Voting Members of a Group elected the director pursuant to section 2(b) of this Article 6, the Board, before an appointment is made, shall request a recommendation for an appointee from the Voting Members of the Group which had elected the Board member to the vacated position.
 7. Meetings of the Board may be held at the Head Office of the Association or elsewhere as the members of the Board, from time to time, determine. A meeting of the Board may be called by the Chair, a Vice Chair or any three members of the Board, and the Secretary, upon the direction of the Chair or a Vice Chair or any three members of the board shall call a meeting of the said Board. Notice of such meeting shall be delivered or mailed or electronically sent or telephoned to each member of the Board not less than three days (exclusive of the day on which the notice is delivered or mailed or electronically sent or telephoned but inclusive of the day for which the notice is given) before the meeting is to take place, provided always that the meeting of the said Board may be held at any time without formal notice if all members of the Board are present or those absent have waived notice or have signified their consent in writing to the meeting being held in their absence. Notice of any meeting or any irregularity in a meeting or notice thereof may be waived by a member of the Board. In the case of the first meeting of the Board to be held immediately following an Annual Meeting or in the case of a member of the Board appointed to fill a vacancy on the said Board, it shall not be necessary to give notice of such meeting to the newly elected member or members of the Board in order to legally constitute the meeting, provided that a quorum of the Board is present.
 8. A majority of the members of the Board shall constitute a quorum at any meeting of the Board. A majority shall determine the method of voting.
 9. Questions arising at any meeting of the Board shall be decided by a majority of votes. The Chair of the Board may vote on all motions and a motion shall be lost in the event of a tie vote.
 10. A resolution signed by all members of the Board shall be as valid and effectual as if passed at a meeting of the Board duly called and constituted.
 11. The remuneration to be paid to the members of the Board of the Association shall be such allowance as the Board may, from time to time, determine. The said Board may also by resolution award special remuneration to any member of the Board undertaking special services on behalf of the Association. The members of the Board shall also be entitled to be paid their travelling or other expenses properly incurred by them in connection with the business of the Association. No confirmation by the members of any such remuneration or payment shall be required.

12. **Executive Committee** -- Composition and Powers: The Board may elect from their number an Executive Committee consisting of not fewer than three members. Subject to any regulations imposed by the board, between board meetings, the Executive Committee may exercise all the powers of the board in the management and direction of the affairs of the Association (except what must, by law, be performed by the board). The Executive Committee may operate in any manner that it deems best for the interests of the Association when the board has not given specific directions.
13. **Records** -- The Executive Committee shall keep full and accurate minutes of all its meetings and shall submit them to the Board of Directors at its next meeting.

ARTICLE VII — OFFICERS

1. **Officers** - The Board, at a meeting held no more than thirty days prior to the Annual Meeting shall elect by ballot from among themselves a Chair, First Vice Chair, a Second Vice Chair and a President. The Secretary shall preside at such elections. Their term of office shall take effect immediately following the annual meeting.
2. **Other Offices** - The Board of Directors shall appoint a Secretary, and may appoint other officers as they see fit.
3. **Remuneration** — The remuneration of all officers appointed by the Board shall be determined, from time to time, by resolution of the Board. The fact that any officer or employee is a member of the Board shall not disqualify him from receiving such remuneration as may be determined. All officers, in the absence of an agreement to the contrary, shall be subject to removal by resolution of the Board at any time provided that the majority of the Board shall vote in favour thereof
4. **Chair of the Board** – The Chair, if present, shall preside at all meetings of the Members and the Board. He shall sign all instruments which require his signature and shall perform all duties incident to his office and shall have such other powers and duties as may, from time to time be assigned to him by the Board of Directors.
5. **Absence of Officers other than the Chair** - In the case of the absence or the inability to act of a Vice Chair or any other officer of the Association, or for any reason that the Board of Directors may deem sufficient, the Board of Directors may delegate all or any of the powers of such officer to any other officer or to any member of the Board for the time being, provided that a majority of the Board of Directors concurs therein. (Amended 2015)
6. **Vice Chair** - The First Vice Chair and in his absence the Second Vice Chair shall be vested with all the powers and shall perform all the duties of the Chair in the absence or inability or refusal to act of the Chair. The Vice Chair shall also have such other powers and duties, if any, as may from time to time be assigned to them by the Board of Directors. (Amended 2015)
7. Subject to the Act, as amended from time to time, and paragraph 8 of this Article, every Director, every Officer and every Staff Member of the Association and his heirs, executors,

administrators and any other legal personal representative shall from time to time and at all times, be indemnified and saved harmless by the Association from and against:

- (a) Any liability and all costs, charges and expenses that he sustains or are reasonably incurred by him in respect of any action, suit or proceedings that are proposed or commenced against him for or in respect of anything done or permitted by him in respect of the execution of the duties of his office, or to which he is made a party by reason of his being or having been a Director or Officer or Staff Member of the Association; and,
 - (b) All other costs charges and expenses that he sustains or incurs in respect of the affairs of the Association; and
 - (c) if he acted honestly and in good faith with a view to the best interests of the Association and, in the case of a criminal or administrative action or proceeding that is enforced by a monetary penalty, he had reasonable grounds for believing that his conduct was lawful.
8. No Director, Officer or Staff Member of the Association shall be indemnified by the Association pursuant to paragraph 8 hereof for and in respect of any liability, costs, charges or expenses that he sustains or incurs in or about any action, suit or other proceedings if the same are sustained or incurred as a result of his willful neglect, dishonesty or default in respect of the execution of the duties of his office.
9. Subject to the limitations contained in the Acts, the Corporation may purchase and maintain such insurance for the benefit of its directors and officers as such, as the board may from time to time determine.

ARTICLE VIII — FISCAL YEAR

The financial or fiscal year of the Association shall terminate on the 31St day of December in each year.

ARTICLE IX — SIGNATURES

The signature on any documents to be given by the Association shall be written, or may, if authorized by resolution of the Board, be stamped, typewritten or printed, photocopied, mimeographed or partly written, stamped, typewritten or printed, photocopied or mimeographed.

ARTICLE X — DISSOLUTION

The Association shall use its funds only to accomplish the objects and purposes specified in the Bylaws and no part of said funds shall inure or be distributed to the members of the Association. On dissolution of the Association, any funds remaining shall be distributed to charitable organizations or to organizations whose objects are beneficial to the community.

ARTICLE XI — AMENDMENTS

1. The Board may, from time to time, make Bylaws and from time to time, amend, vary or repeal the same, provided that every such Bylaw and every repeal, amendment or re-enactment thereof, unless in the meantime confirmed by a two-thirds majority at a meeting of members duly called for that purpose, is effective only until the next Annual Meeting of the members unless confirmed thereat by a two-thirds majority, and in default of confirmation thereat, ceases to have effect at and from time to time in that case no new Bylaw of the same or like substance has any effects until confirmed at a meeting of the members.
2. These Bylaws may be amended at any Annual Meeting by two-thirds of the members present, provided that written notice of such proposed changes be filed with the Secretary at least forty (40) days in advance of the Annual meeting. The Secretary shall give written notice of such proposed amendment to the member companies no less than thirty-five (35) days in advance of the Annual Meeting.

ARTICLE XII - INTERPRETATION

In all Bylaws of the Association, the singular shall include the plural and the plural, the singular; the word person shall include firms and corporations and masculine shall include the feminine. Whenever reference is made in this Bylaw to any statute or section thereof such reference shall be deemed to extend to and apply to any amendment to the said statute or section, as the case may be.

ARTICLE XIII — RULES OF PROCEDURE

All meetings and proceedings of the Association shall be conducted in accordance with the Ontario Corporations Act or any applicable successor legislation, the Letters Patent of the Association and its Bylaws and shall be governed by such rules as to quorum and procedure as are determined by the Board of Directors from time to time. Unless otherwise provided in the governing legislation, the Letters Patent or the Bylaws, all matters shall be determined by the majority vote.

ARTICLE XIV – AMENDMENTS ON PROCLAMATION OF NEW ACT

Any provision in these By-laws that is inconsistent with and is not amended to bring it into conformity with the Ontario Not-for-Profit Corporations Act, shall, be deemed to amended to the extent that is necessary to bring it into conformity with the said Act upon the said Act being proclaimed in force.

Enacted this ____ day of _____, 2005

Chair of Board

Secretary

As amended by the Board of Directors on December 20, 2017, with amendments approved by the Members on March 22, 2018.

"Christine Van Daele"

Chair of Board

"John Taylor"

President

APPENDIX A

Group	OMIA Voting Members
A	HOWARD MUTUAL INSURANCE COMPANY
A	KENT & ESSEX MUTUAL INSURANCE COMPANY
A	LAMBTON MUTUAL INSURANCE COMPANY
A	THE NORTH KENT MUTUAL FIRE INSURANCE COMPANY
A	TOWN & COUNTRY MUTUAL INSURANCE COMPANY
A	WEST ELGIN MUTUAL INSURANCE COMPANY
A	THE WESTMINSTER MUTUAL INSURANCE COMPANY
A	YARMOUTH MUTUAL INSURANCE COMPANY
B	AYR FARMERS MUTUAL INSURANCE COMPANY
B	BCM INSURANCE COMPANY
B	BRANT MUTUAL INSURANCE COMPANY
B	CAYUGA MUTUAL INSURANCE COMPANY
B	DUMFRIES MUTUAL INSURANCE COMPANY
B	ERIE MUTUAL FIRE INSURANCE COMPANY
B	NOVA MUTUAL INSURANCE COMPANY
B	CARADOC TOWNSEND MUTUAL INSURANCE COMPANY
C	HAY MUTUAL INSURANCE COMPANY
C	McKILLOP MUTUAL INSURANCE COMPANY
C	MIDDLESEX MUTUAL INSURANCE CO.
C	NORTH BLENHEIM MUTUAL INSURANCE COMPANY
C	SOUTH EASTHOPE MUTUAL INSURANCE COMPANY
C	TRADITION MUTUAL INSURANCE COMPANY
C	USBORNE & HIBBERT MUTUAL FIRE INSURANCE COMPANY
C	WEST WAWANOSH MUTUAL INSURANCE COMPANY
D	ALGOMA MUTUAL INSURANCE COMPANY
D	DUFFERIN MUTUAL INSURANCE COMPANY
D	GERMANIA MUTUAL INSURANCE COMPANY (ONTARIO)
D	HALWELL MUTUAL INSURANCE COMPANY
D	HOWICK MUTUAL INSURANCE COMPANY
D	PEEL MUTUAL INSURANCE COMPANY
D	EDGE MUTUAL INSURANCE COMPANY
D	TRILLIUM MUTUAL INSURANCE COMPANY
E	AMHERST ISLAND MUTUAL INSURANCE COMPANY
E	BAY OF QUINTE MUTUAL INSURANCE COMPANY
E	THE COMMONWELL MUTUAL INSURANCE GROUP
E	GRENVILLE MUTUAL INSURANCE COMPANY
E	HAMILTON TOWNSHIP MUTUAL INSURANCE COMPANY
E	L & A MUTUAL INSURANCE COMPANY