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**TO: MEMBERS OF THE FACILITY ASSOCIATION**  
**ATTENTION: CHIEF EXECUTIVE OFFICER**  
**BULLETIN NO.: F18 – 017**  
**DATE: MARCH 7, 2018**  
**SUBJECT: REPLY REQUIRED: MAIL VOTE - AMENDMENTS TO THE PLAN OF OPERATION**

The Facility Association is governed by the Plan of Operation (Plan). The Plan is authorized by statute in the jurisdictions Facility Association serves. Amending the Plan requires approval of the proposed amendments by at least 51% of member votes within 60 days of the vote mailing and the appropriate regulatory approvals.

The Facility Association Board of Directors (Board) is recommending that the Plan be amended to allow private passenger type vehicles used in Transportation Network Company (TNC) activities to be ceded to the Ontario, New Brunswick and Nova Scotia Risk Sharing Pools (RSPs) Facility Association operates. Private passenger risks used in TNC activities would be eligible for transfer to an RSP subject to premiums and claims associated with TNC activities being ineligible for transfer to an RSP. Currently, vehicles used in TNC activities are completely ineligible for transfer to an RSP. This change is not being recommended for the Alberta RSPs because vehicles used in TNC activities are defined as being non-private passenger vehicles there.

The Board is recommending this change to minimize the risk to policyholders who use their vehicles in TNC activities from facing availability difficulties in the marketplace, while ensuring that premiums and claims arising from TNC activities are not transferred to an RSP.

The specific proposed Plan amendments are enclosed as Appendix 1. A table showing the proposed Plan wording compared to the existing Plan wording is enclosed as Appendix 2 for your convenience.

Please review the changes and then vote using the ballot provided as Appendix 3. Please note only one ballot is required from each member company group. For ease of reference, Appendix 4 shows all member company groups and their corresponding vote allotments.

**Although the mail vote will formally close after 60 days, please return the completed ballot at your earliest convenience.**

If the proposed amendments are approved, members will be advised of the relevant effective dates and implementation timelines.

If you have any questions regarding the proposed changes to the Plan and/or the voting process, please contact me directly at 416-644-4915 or at [dsimpson@facilityassociation.com](mailto:dsimpson@facilityassociation.com).

David J. Simpson, M.B.A., FCIP, C. Dir.  
President & CEO

Attach.

1. Article XI.1 Subsection 2.(a) be amended by deleting the first sentence and replacing it with the following:

"A motor vehicle listed in the Private Passenger Rate Group Tables contained in the Manual of Rules and Rates used in whole or in part for pleasure, commute, business or farming operations and not weighing more than 4500 kg."

2. Article XI.1 Subsection 4(a) be amended by deleting (i) and replacing it with the following:

"The vehicle is used in whole or in part as a Private Passenger Vehicle, provided that where such vehicle has a non-Private Passenger Vehicle use in addition to a Private Passenger Vehicle use only the coverage with respect to the Private Passenger Vehicle use is eligible for transfer and in the event that such transfer results in liability arising from a non-private passenger use of the vehicle that liability will be that of the transferring member and not of the Ontario Pool; and.."

3. Article XI.3 Subsection 2(a) be amended by deleting the first sentence and replacing it with the following:

"A motor vehicle listed in the Private Passenger Rate Group Tables contained in the Manual of Rules and Rates used in whole or in part for pleasure, commute, business or farming operations and not weighing more than 4500 kg."

4. Article XI.3 Subsection 3(a) be amended by deleting (ii) and replacing it with the following:

"The vehicle is used in whole or in part as a Private Passenger Vehicle, provided that where such vehicle has a non-Private Passenger Vehicle use in addition to a Private Passenger Vehicle use only the coverage with respect to the Private Passenger Vehicle use is eligible for transfer and in the event that such transfer results in liability arising from a non-private passenger use of the vehicle that liability will be that of the transferring member and not of the New Brunswick Pool."

5. Article XI.4 Subsection 2(a) be amended by deleting the first sentence and replacing it with the following:

"A motor vehicle listed in the Private Passenger Rate Group Tables contained in the Manual of Rules and Rates used in whole or in part for pleasure, commute, business or farming operations and not weighing more than 4500 kg."

6. Article XI.4 Subsection 3(a) be amended by deleting (ii) and replacing it with the following:

"The vehicle is used in whole or in part as a Private Passenger Vehicle, provided that where such vehicle has a non-Private Passenger Vehicle use in addition to a Private Passenger Vehicle use only the coverage with respect to the Private Passenger Vehicle use is eligible for transfer and in the event that such transfer results in liability arising from a non-private passenger use of the vehicle that liability will be that of the transferring member and not of the Nova Scotia Pool."

Article/Section	Current (version dated December 1 2017)	Proposed	Reason for the change
<p>Article XI.1 Subsection 2 (a) deleting the first sentence and replacing it with the italicized text in the right-hand column.</p>	<p>2. For the purposes of the application of Article X, Article XI.1 and Part IV of the Operating Principles to the Pool the following definition shall apply:</p> <p>(a) Private Passenger Vehicle:  A motor vehicle listed in the Private Passenger Rate Group Tables contained in the Manual of Rules and Rates and used for pleasure, commute or business. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections of the Manual of Rules and Rates, even though Private Passenger rates are used to determine the premium; but excluding any vehicle while in transit from a point of purchase to a permanent location where one of such points is within a jurisdiction in which the Pool is in operation and further excluding any vehicle insured as part of a fleet, synthetic fleet or group plan unless such vehicle is individually rated in accordance with rates filed with the applicable regulatory authority and is coded as a private passenger non-fleet automobile under the Automobile Statistical Plan.</p> <p>Note: Any vehicle classified as a recreational vehicle, for example, an antique vehicle, a motor home, or a motorcycle, is not eligible for placement in the Ontario Pool.</p>	<p>2. For the purposes of the application of Article X, Article XI.1 and Part IV of the Operating Principles to the Pool the following definition shall apply:</p> <p>(a) Private Passenger Vehicle:  <i>A motor vehicle listed in the Private Passenger Rate Group Tables contained in the Manual of Rules and Rates used in whole or in part for pleasure, commute, business or farming operations and not weighing more than 4500 kg.</i> Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections of the Manual of Rules and Rates, even though Private Passenger rates are used to determine the premium; but excluding any vehicle while in transit from a point of purchase to a permanent location where one of such points is within a jurisdiction in which the Pool is in operation and further excluding any vehicle insured as part of a fleet, synthetic fleet or group plan unless such vehicle is individually rated in accordance with rates filed with the applicable regulatory authority and is coded as a private passenger non-fleet automobile under the Automobile Statistical Plan.</p> <p>Note: Any vehicle classified as a recreational vehicle, for example, an antique vehicle, a motor home, or a motorcycle, is not eligible for placement in the Ontario Pool.</p>	<p>To more precisely define Private Passenger type vehicles.</p>
<p>Article XI.1 Subsection 4 (a) Deleting (i) and replacing it with the italicized text in the right-hand column.</p>	<p>4. (a) The following are the requirements for a risk to be eligible for transfer to the Ontario Pool:</p> <p>(i) The vehicle is a Private Passenger Vehicle; and</p>	<p>4. (a) The following are the requirements for a risk to be eligible for transfer to the Ontario Pool:</p> <p>(i) <i>The vehicle is used in whole or in part as a Private Passenger Vehicle, provided that where such vehicle has a non-Private Passenger Vehicle use in addition to a Private Passenger Vehicle use only the coverage with respect to the Private Passenger Vehicle use is eligible for transfer and in the event that such transfer results in liability arising from a non-private passenger use of the vehicle that liability will be that of the transferring member and not of the Ontario Pool; and</i></p>	<p>To allow private passenger type vehicles used in Transportation Network Company (TNC) activities to be ceded to the Ontario Risk Sharing Pool (RSP).</p>

Article/Section	Current (version dated December 1 2017)	Proposed	Reason for the change
<p>Article XI.3 Subsection 2 (a) deleting the first sentence and replacing it with the italicized text in the right-hand column.</p>	<p>2. For the purposes of the application of Article X, Article XI.3 and Part IV of the Operating Principles to the New Brunswick Pool the following definitions shall apply:</p> <p>(a) Private Passenger Vehicle:  A motor vehicle listed in the Private Passenger Rate Group Tables contained in the Manual of Rules and Rates and used for pleasure, commute or business. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections of the Manual of Rules and Rates, even though Private Passenger rates are used to determine the premium; but excluding any vehicle while in transit from a point of purchase to a permanent location where one of such points is within a jurisdiction in which the New Brunswick Pool is in operation and further excluding any vehicle insured as part of a fleet, synthetic fleet or group plan unless such vehicle is individually rated in accordance with rates filed with the applicable regulatory authority and is coded as a private passenger non-fleet automobile under the Automobile Statistical Plan.</p> <p>Note: Any vehicle classified as a recreational vehicle, for example, an antique vehicle, a motor home, or a motorcycle, is not eligible for placement in the New Brunswick Pool.</p>	<p>2. For the purposes of the application of Article X, Article XI.3 and Part IV of the Operating Principles to the New Brunswick Pool the following definitions shall apply:</p> <p>(a) Private Passenger Vehicle:  <i>A motor vehicle listed in the Private Passenger Rate Group Tables contained in the Manual of Rules and Rates used in whole or in part for pleasure, commute, business or farming operations and not weighing more than 4500 kg.</i> Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections of the Manual of Rules and Rates, even though Private Passenger rates are used to determine the premium; but excluding any vehicle while in transit from a point of purchase to a permanent location where one of such points is within a jurisdiction in which the New Brunswick Pool is in operation and further excluding any vehicle insured as part of a fleet, synthetic fleet or group plan unless such vehicle is individually rated in accordance with rates filed with the applicable regulatory authority and is coded as a private passenger non-fleet automobile under the Automobile Statistical Plan.</p> <p>Note: Any vehicle classified as a recreational vehicle, for example, an antique vehicle, a motor home, or a motorcycle, is not eligible for placement in the New Brunswick Pool.</p>	<p>To more precisely define Private Passenger type vehicles.</p>
<p>Article XI.3 Subsection 3 (a) deleting (ii) and replacing it with the italicized text in the right-hand column.</p>	<p>3. (a) The following are the requirements for a risk to be eligible for transfer to the New Brunswick Pool:</p> <p>(i) The risk includes coverages on a motor vehicle with respect to which one or more household members is entitled to receive the "recently licensed drivers with good driving records" discount in connection with automobile insurance as established and defined by the New Brunswick Insurance Act and Regulations thereunder;</p> <p>(ii) The vehicle is a Private Passenger Vehicle;</p> <p>(iii) The member has followed all appropriate classification and rate procedures and has</p>	<p>3. (a) The following are the requirements for a risk to be eligible for transfer to the New Brunswick Pool:</p> <p>(i) The risk includes coverages on a motor vehicle with respect to which one or more household members is entitled to receive the "recently licensed drivers with good driving records" discount in connection with automobile insurance as established and defined by the New Brunswick Insurance Act and Regulations thereunder;</p> <p>(ii) <i>The vehicle is used in whole or in part as a Private Passenger Vehicle, provided that where such vehicle has a non-Private Passenger Vehicle use in</i></p>	<p>To allow private passenger type vehicles used in Transportation Network Company (TNC) activities to be ceded to the New Brunswick Risk Sharing Pool (RSP).</p>

Article/Section	Current (version dated December 1 2017)	Proposed	Reason for the change
	<p>requested previous insurer reports and drivers record abstracts in order to verify the entitlement to a “recently licensed drivers with good driving records” discount and to allow the determination of the appropriate classification and rate; and</p> <p>(iv) The risk is insured against Third Party Liability for at least the statutory limit.</p>	<p><i>addition to a Private Passenger Vehicle use only the coverage with respect to the Private Passenger Vehicle use is eligible for transfer and in the event that such transfer results in liability arising from a non-private passenger use of the vehicle that liability will be that of the transferring member and not of the New Brunswick Pool;</i></p> <p>(iii) The member has followed all appropriate classification and rate procedures and has requested previous insurer reports and drivers record abstracts in order to verify the entitlement to a “recently licensed drivers with good driving records” discount and to allow the determination of the appropriate classification and rate; and</p> <p>(iv) The risk is insured against Third Party Liability for at least the statutory limit.</p>	
<p>Article XI.4 Subsection 2 (a) deleting the first sentence and replacing it with the italicized text in the right-hand column.</p>	<p>2. For the purposes of the application of Article X, Article XI.4 and Part IV of the Operating Principles to the Nova Scotia Pool the following definitions shall apply:</p> <p>(a) Private Passenger Vehicle:</p> <p>A motor vehicle listed in the Private Passenger Rate Group Tables contained in the Manual of Rules and Rates and used for pleasure, commute or business. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections of the Manual of Rules and Rates, even though Private Passenger rates are used to determine the premium; but excluding any vehicle while in transit from a point of purchase to a permanent location where one of such points is within a jurisdiction in which a Nova Scotia Pool is in operation and further excluding any vehicle insured as part of a fleet, synthetic fleet or group plan unless such vehicle is individually rated in accordance with rates filed with the applicable regulatory authority and is coded as a private passenger non-fleet automobile under the Automobile Statistical Plan.</p> <p>Note: Any vehicle classified as a recreational vehicle, for example, an antique vehicle, a motor home, or a</p>	<p>2. For the purposes of the application of Article X, Article XI.4 and Part IV of the Operating Principles to the Nova Scotia Pool the following definitions shall apply:</p> <p>(a) Private Passenger Vehicle:</p> <p><i>A motor vehicle listed in the Private Passenger Rate Group Tables contained in the Manual of Rules and Rates used in whole or in part for pleasure, commute, business or farming operations and not weighing more than 4500 kg. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections of the Manual of Rules and Rates, even though Private Passenger rates are used to determine the premium; but excluding any vehicle while in transit from a point of purchase to a permanent location where one of such points is within a jurisdiction in which a Nova Scotia Pool is in operation and further excluding any vehicle insured as part of a fleet, synthetic fleet or group plan unless such vehicle is individually rated in accordance with rates filed with the applicable regulatory authority and is coded as a private passenger non-fleet automobile under the Automobile Statistical Plan.</i></p> <p>Note: Any vehicle classified as a recreational vehicle, for</p>	<p>To more precisely define Private Passenger type vehicles.</p>

Article/Section	Current (version dated December 1 2017)	Proposed	Reason for the change
	motorcycle, is not eligible for placement in a Nova Scotia Pool.	example, an antique vehicle, a motor home, or a motorcycle, is not eligible for placement in a Nova Scotia Pool.	
<p>Article VI.4 Subsection 3 (a) deleting (ii) and replacing it with the italicized text in the right-hand column.</p>	<p>3. (a) The following are the requirements for a risk to be eligible for transfer to the Inexperienced Driver Pool:</p> <ul style="list-style-type: none"> <li>(i) The risk includes coverages on a motor vehicle with respect to which one or more household members is a driver with less than six years of licensed driving experience and having had no Accidents and no Convictions arising from events occurring during such period;</li> <li>(ii) The vehicle is a Private Passenger Vehicle;</li> <li>(iii) The member has obtained the appropriate classification and rate procedures and has requested previous insurer reports and drivers record abstracts in order to verify that the conditions set out in (i) apply;</li> <li>(iv) The risk is insured against Third Party Liability for at least the statutory limit,</li> <li>(v) The premiums charged by the member to the insured for those parts of the insurance transferred to the Nova Scotia Pool are in accordance with its approved premiums for such risk.</li> </ul>	<p>3. (a) The following are the requirements for a risk to be eligible for transfer to the Inexperienced Driver Pool:</p> <ul style="list-style-type: none"> <li>(i) The risk includes coverages on a motor vehicle with respect to which one or more household members is a driver with less than six years of licensed driving experience and having had no Accidents and no Convictions arising from events occurring during such period;</li> <li>(ii) <i>The vehicle is used in whole or in part as a Private Passenger Vehicle, provided that where such vehicle has a non-Private Passenger Vehicle use in addition to a Private Passenger Vehicle use only the coverage with respect to the Private Passenger Vehicle use is eligible for transfer and in the event that such transfer results in liability arising from a non-private passenger use of the vehicle that liability will be that of the transferring member and not of the Nova Scotia Pool;</i></li> <li>(iii) The member has obtained the appropriate classification and rate procedures and has requested previous insurer reports and drivers record abstracts in order to verify that the conditions set out in (i) apply;</li> <li>(iv) The risk is insured against Third Party Liability for at least the statutory limit,</li> <li>(v) The premiums charged by the member to the insured for those parts of the insurance transferred to the Nova Scotia Pool are in accordance with its approved premiums for such risk.</li> </ul>	<p>To allow private passenger type vehicles used in Transportation Network Company (TNC) activities to be ceded to the Nova Scotia Risk Sharing Pool (RSP).</p>

**BALLOT**

\_\_\_\_\_ as a member of the Facility Association hereby,  
Company name

pursuant to Article XIX section 2 of the Plan of Operation of Facility Association;

approves and consents to  disapproves of and opposes

The proposed amendments to the Plan of Operation of Facility Association is set out in the attachment to Bulletin F18-0xx. The amendment is subject to the provision that, if approved, it will come into effect on the later of the date when all regulatory and member approvals have been obtained or the date to be named by the Board of Directors.

Dated the \_\_\_\_\_ day of \_\_\_\_\_ 2018

\_\_\_\_\_  
Name

Per: \_\_\_\_\_

Title: \_\_\_\_\_

Please sign and return the Ballot to the attention of Tina Cheung by May 4, 2018  
either by fax 416-842-0241 or email [tcheung@facilityassociation.com](mailto:tcheung@facilityassociation.com)



Facility Association Residual Market  
Voting Rights Report

*Jurisdiction: all jurisdiction*

*Source: total volume of voluntary automobile direct written premium in 2016*

Votes	Company
9	<u><b>AIG Canada Group</b></u> AIG Insurance Company of Canada
29	<u><b>Alberta Motor Association Insurance Company</b></u> Alberta Motor Association Insurance Company
1	<u><b>Allianz Global Risk US - Group</b></u> Allianz Global Risks US Insurance Company
149	<u><b>Allstate Canada</b></u> Esurance Insurance Company of Canada (EICC) Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada Pembroke Insurance Company
1	<u><b>Arch Insurance Company</b></u> Arch Insurance Canada Ltd.
1	<u><b>Atlantic Insurance Company Limited</b></u> Atlantic Insurance Company Limited
346	<u><b>Aviva Canada Inc Group</b></u> Aviva General Insurance Company Aviva Insurance Company of Canada S&Y Insurance Company Pilot Insurance Company Traders General Insurance Company Scottish & York Insurance Co. Limited Elite Insurance Company
25	<u><b>CAA Insurance Company Group</b></u> CAA Insurance Company
1	<u><b>Cherokee Insurance Company</b></u> Cherokee Insurance Company
13	<u><b>Chubb Group</b></u> Federal Insurance Company ACE INA Insurance Chubb Insurance Company of Canada
4	<u><b>CNA Financial Corporation</b></u> Continental Casualty Company
163	<u><b>CO-OPERATORS GROUP LIMITED COMPANY</b></u> Co-operators General Insurance Company The Sovereign General Insurance Company

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
353	Cumis General Insurance Company Coseco Insurance Company <u><b>Desjardins General Insurance Group Inc.</b></u> Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company Certas Direct Insurance Company The Personal Insurance Company
19	<u><b>Echelon General Insurance Company</b></u> Echelon Insurance Insurance Company of Prince Edward Island
144	<u><b>ECONOMICAL MUTUAL GROUP</b></u> Economical Mutual Insurance Company Sonnet Insurance Company Federation Insurance Company of Canada The Missisquoi Insurance Company Perth Insurance Company Waterloo Insurance Company
1	<u><b>Everest Insurance Company of CDA</b></u> Everest Insurance Company of Canada
1	<u><b>Farmers Mutual Reinsurance Plan</b></u> 01-Algoma Mutual Insurance Company 02 03-Ayr Farmer's Mutual Insurance Co 04 05-Bertie & Clinton Mutual Insurance Com 06 07-Brant Mutual Insurance Company 08 09-Cayuga Mutual Insurance Company 10 11 12-Dufferin Mutual Insurance Company 13-Dumfries Mutual Insurance Company 14-West Elgin Mutual Insurance Company 15 16 17 18-Erie Mutual Fire Insurance Company 19 20 21-Germania Mutual Insurance Company 22 23-Grenville Mutual Insurance Company 24 25-Halwell Mutual Insurance Company 26 26-HTM Insurance Company 27-Hay Mutual Insurance Company 28-Howard Mutual Insurance Company 29-Howick Mutual Insurance Company 30-Kent & Essex Mutual Insurance Company

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
2	31-Lambton Mutual Insurance Company
1	33-L & A Mutual Insurance Company
1	37-McKillop Mutual Insurance Company
1	38-Norfolk Mutual Insurance Company
1	39-North Blenheim Mutual Insurance Compa
1	40-The North Kent Mutual Insurance Company
0	42-Heartland Farm Mutual Inc.
4	43-Peel Mutual Insurance Company
2	44-Edge Mutual Insurance Company
2	46-South Easthope Mutual Insurance Compa
1	48-Caradoc Townsend Mutual Insurance Company
1	49-Usborne & Hibbert Mutual Fire Insurance Company
1	50-Wabisa Mutual Insurance Company
1	51-Westminster Mutual Insurance Company
1	52-West Wawanosh Mutual Insurance Compan
1	53-Yarmouth Mutual Insurance Company
1	54-Middlesex Mutual Insurance Company
2	55-Town & Country Mutual Insurance Compa
1	56-Tradition Mutual Insurance Company
3	57-Trillium Mutual Insurance Company
1	<b><u>Fortress Insurance Company</u></b> Fortress Insurance Company
29	<b><u>Gore Mutual Insurance Company</u></b> Gore Mutual Insurance Company
2	<b><u>Groupe Promutuel Federation de societes</u></b> Promutuel de l'Estuaire societe mutuelle d'assura
17	<b><u>GUARANTEE COMPANY OF NORTH AMERICA</u></b> The Guarantee Company of North America
1	<b><u>Hartford Fire Insurance Company</u></b> Hartford Fire Insurance Company
7	<b><u>Heartland Farm Mutual Group</u></b> Heartland Farm Mutual Inc.
478	<b><u>INTACT Group</u></b> Novex Insurance Company Intact Insurance Company Intact Insurance Company Canadian Direct Insurance Incorporated belairdirect/The Nordic Insurance Company

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
	Intact Insurance Company Belair Insurance Inc. Novex Insurance Company Trafalgar Insurance Company of Canada Jevco Insurance Company
1	<b><u>International Insurance Company of Hanover SE</u></b>
	International Insurance Company of Hanover SE
13	<b><u>LA CAPITALE GENERAL INSURANCE</u></b>
	Unica Insurance Inc. / Unica Assurances Inc.
3	<b><u>Liberty Mutual Insurance Company</u></b>
	Liberty Mutual Insurance Company
5	<b><u>Lloyds Underwriters</u></b>
	Lloyd's Underwriters
3	<b><u>Millennium Insurance Group</u></b>
	Millennium Insurance Corporation
1	<b><u>Mitsui Sumitomo Insurance</u></b>
	Mitsui Sumitomo Insurance Company Limited
61	<b><u>Northbridge Financial Corporation</u></b>
	Federated Insurance Company of Canada
	Zenith Insurance Company
	Northbridge Personal Insurance Corporation
	Tokio Marine & Nichido Fire Insurance Co. Ltd.
	Northbridge Commercial Insurance Corporation
	Northbridge General Insurance Corporation
10	<b><u>Old Republic Insurance Company of Canada</u></b>
	Old Republic Insurance Company of Canada
4	<b><u>OPTIMUM INSURANCE</u></b>
	Optimum West Insurance Company Inc.
	Optimum Insurance Company Inc.
8	<b><u>Peace Hills General Insurance Company</u></b>
	Peace Hills General Insurance Company
9	<b><u>Portage la Prairie Mutual Ins</u></b>
	Portage la Prairie Mutual Insurance Company (The)
1	<b><u>Protective Insurance Company</u></b>
	Protective Insurance Company
140	<b><u>ROYAL &amp; SUN ALLIANCE GROUP</u></b>
	Western Assurance Company
	Canadian Northern Shield Insurance Company

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
1	Royal & Sun Alliance Insurance Company of Canada GCAN Insurance Company Unifund Assurance Company <u><b>Saskatchewan Mutual Insurance Company</b></u>
1	Saskatchewan Mutual Insurance Company <u><b>Sentry Insurance a Mutual Company</b></u>
16	Sentry Insurance a Mutual Company <u><b>SGI CANADA INSURANCE SERVICES LTD.</b></u> SGI Canada Insurance Services Limited Coachman Insurance Company
280	<u><b>TD INSURANCE Group</b></u> TD Home and Auto Insurance Company TD General Insurance Company Security National Insurance Company Primmum Insurance Company
3	<u><b>Technology Insurance Company</b></u> Technology Insurance Company Inc
8	<u><b>The Commonwell Mutual Insurance Group</b></u> The Commonwell Mutual Insurance Group
101	<u><b>The Travelers Insurance Companies Inc.</b></u> The Dominion of Canada General Insurance Company Chieftain Insurance St. Paul Fire and Marine Insurance Company Travelers Insurance Company of Canada
1	<u><b>United General Insurance Corporation</b></u> United General Insurance Corporation
135	<u><b>Wawanesa Mutual Insurance Company</b></u> The Wawanesa Mutual Insurance Company
1	<u><b>XL Speciality Insurance Company</b></u> XL Specialty Insurance Company
13	<u><b>Zurich Insurance Company Ltd</b></u> Zurich Insurance Company
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Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
8	<u><b>AIG Canada Group</b></u> AIG Insurance Company of Canada
1	<u><b>Allianz Global Risk US - Group</b></u> Allianz Global Risks US Insurance Company
128	<u><b>Allstate Canada</b></u> Pembridge Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
1	<u><b>Arch Insurance Company</b></u> Arch Insurance Canada Ltd.
278	<u><b>Aviva Canada Inc Group</b></u> Aviva General Insurance Company Aviva Insurance Company of Canada S&Y Insurance Company Pilot Insurance Company Traders General Insurance Company Scottish & York Insurance Co. Limited Elite Insurance Company
24	<u><b>CAA Insurance Company Group</b></u> CAA Insurance Company
1	<u><b>Cherokee Insurance Company</b></u> Cherokee Insurance Company
10	<u><b>Chubb Group</b></u> Federal Insurance Company ACE INA Insurance Chubb Insurance Company of Canada
3	<u><b>CNA Financial Corporation</b></u> Continental Casualty Company
114	<u><b>CO-OPERATORS GROUP LIMITED COMPANY</b></u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
309	<u><b>Desjardins General Insurance Group Inc.</b></u> Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
	Certas Direct Insurance Company The Personal Insurance Company
13	<u><b>Echelon General Insurance Company</b></u> Echelon Insurance
121	<u><b>ECONOMICAL MUTUAL GROUP</b></u> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Perth Insurance Company Waterloo Insurance Company
1	<u><b>Everest Insurance Company of CDA</b></u> Everest Insurance Company of Canada
1	<u><b>Farmers Mutual Reinsurance Plan</b></u> 01-Algoma Mutual Insurance Company
2	03-Ayr Farmer's Mutual Insurance Co
2	05-Bertie & Clinton Mutual Insurance Com
1	07-Brant Mutual Insurance Company
1	09-Cayuga Mutual Insurance Company
1	12-Dufferin Mutual Insurance Company
2	13-Dumfries Mutual Insurance Company
1	14-West Elgin Mutual Insurance Company
1	18-Erie Mutual Fire Insurance Company
1	21-Germania Mutual Insurance Company
1	23-Grenville Mutual Insurance Company
2	25-Halwell Mutual Insurance Company
1	26-HTM Insurance Company
1	27-Hay Mutual Insurance Company
1	28-Howard Mutual Insurance Company
1	29-Howick Mutual Insurance Company
2	30-Kent & Essex Mutual Insurance Company
2	31-Lambton Mutual Insurance Company
1	33-L & A Mutual Insurance Company
1	37-McKillop Mutual Insurance Company
1	38-Norfolk Mutual Insurance Company
1	39-North Blenheim Mutual Insurance Compa
1	40-The North Kent Mutual Insurance Company
0	42-Heartland Farm Mutual Inc.
4	43-Peel Mutual Insurance Company

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
2	44-Edge Mutual Insurance Company
2	46-South Easthope Mutual Insurance Compa
1	48-Caradoc Townsend Mutual Insurance Company
1	49-Usborne & Hibbert Mutual Fire Insurance Company
1	50-Wabisa Mutual Insurance Company
1	51-Westminster Mutual Insurance Company
1	52-West Wawanosh Mutual Insurance Compan
1	53-Yarmouth Mutual Insurance Company
1	54-Middlesex Mutual Insurance Company
2	55-Town & Country Mutual Insurance Compa
1	56-Tradition Mutual Insurance Company
3	57-Trillium Mutual Insurance Company
29	<b><u>Gore Mutual Insurance Company</u></b>
	Gore Mutual Insurance Company
16	<b><u>GUARANTEE COMPANY OF NORTH AMERICA</u></b>
	The Guarantee Company of North America
1	<b><u>Hartford Fire Insurance Company</u></b>
	Hartford Fire Insurance Company
7	<b><u>Heartland Farm Mutual Group</u></b>
	Heartland Farm Mutual Inc.
342	<b><u>INTACT Group</u></b>
	Novex Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	belairdirect/The Nordic Insurance Company
	Intact Insurance Company
	Belair Insurance Inc.
	Trafalgar Insurance Company of Canada
	Jevco Insurance Company
1	<b><u>International Insurance Company of Hanover SE</u></b>
	International Insurance Company of Hanover SE
13	<b><u>LA CAPITALE GENERAL INSURANCE</u></b>
	Unica Insurance Inc. / Unica Assurances Inc.
2	<b><u>Liberty Mutual Insurance Company</u></b>
	Liberty Mutual Insurance Company
3	<b><u>Lloyds Underwriters</u></b>
	Lloyd's Underwriters
1	<b><u>Mitsui Sumitomo Insurance</u></b>



Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
48	Mitsui Sumitomo Insurance Company Limited <u><b>Northbridge Financial Corporation</b></u> Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation Tokio Marine & Nichido Fire Insurance Co. Ltd. Northbridge Commercial Insurance Corporation Northbridge General Insurance Corporation
9	<u><b>Old Republic Insurance Company of Canada</b></u> Old Republic Insurance Company of Canada
4	<u><b>OPTIMUM INSURANCE</b></u> Optimum Insurance Company Inc.
4	<u><b>Portage la Prairie Mutual Ins</b></u> Portage la Prairie Mutual Insurance Company (The)
1	<u><b>Protective Insurance Company</b></u> Protective Insurance Company
96	<u><b>ROYAL &amp; SUN ALLIANCE GROUP</b></u> Western Assurance Company Canadian Northern Shield Insurance Company Royal & Sun Alliance Insurance Company of Canada GCAN Insurance Company Unifund Assurance Company
1	<u><b>Sentry Insurance a Mutual Company</b></u> Sentry Insurance a Mutual Company
9	<u><b>SGI CANADA INSURANCE SERVICES LTD.</b></u> SGI Canada Insurance Services Limited Coachman Insurance Company
197	<u><b>TD INSURANCE Group</b></u> TD Home and Auto Insurance Company TD General Insurance Company Security National Insurance Company Primmum Insurance Company
3	<u><b>Technology Insurance Company</b></u> Technology Insurance Company Inc
8	<u><b>The Commonwell Mutual Insurance Group</b></u> The Commonwell Mutual Insurance Group
85	<u><b>The Travelers Insurance Companies Inc.</b></u> The Dominion of Canada General Insurance Company

Facility Association Residual Market  
 Voting Rights Report

*Jurisdiction: Ontario*

*Source: total volume of voluntary automobile direct written premium in 2016*

Votes	Company
66	Chieftain Insurance St. Paul Fire and Marine Insurance Company Travelers Insurance Company of Canada <u><b>Wawanesa Mutual Insurance Company</b></u>
1	The Wawanesa Mutual Insurance Company <u><b>XL Speciality Insurance Company</b></u>
10	XL Specialty Insurance Company <u><b>Zurich Insurance Company Ltd</b></u> Zurich Insurance Company
2019	

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: Alberta

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
1	<u><b>AIG Canada Group</b></u> AIG Insurance Company of Canada
29	<u><b>Alberta Motor Association Insurance Company</b></u> Alberta Motor Association Insurance Company
1	<u><b>Allianz Global Risk US - Group</b></u> Allianz Global Risks US Insurance Company
13	<u><b>Allstate Canada</b></u> Esurance Insurance Company of Canada (EICC) Pembroke Insurance Company Allstate Insurance Company of Canada
1	<u><b>Arch Insurance Company</b></u> Arch Insurance Canada Ltd.
38	<u><b>Aviva Canada Inc Group</b></u> Aviva General Insurance Company Aviva Insurance Company of Canada Traders General Insurance Company Elite Insurance Company
3	<u><b>Chubb Group</b></u> Federal Insurance Company ACE INA Insurance Chubb Insurance Company of Canada
2	<u><b>CNA Financial Corporation</b></u> Continental Casualty Company
35	<u><b>CO-OPERATORS GROUP LIMITED COMPANY</b></u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
36	<u><b>Desjardins General Insurance Group Inc.</b></u> Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company Certas Direct Insurance Company The Personal Insurance Company
1	<u><b>Echelon General Insurance Company</b></u> Echelon Insurance
16	<u><b>ECONOMICAL MUTUAL GROUP</b></u> Economical Mutual Insurance Company

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: Alberta

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
1	Sonnet Insurance Company The Missisquoi Insurance Company Waterloo Insurance Company <u><b>Everest Insurance Company of CDA</b></u>
1	Everest Insurance Company of Canada <u><b>Fortress Insurance Company</b></u>
1	Fortress Insurance Company <u><b>Gore Mutual Insurance Company</b></u>
1	Gore Mutual Insurance Company <u><b>GUARANTEE COMPANY OF NORTH AMERICA</b></u>
1	The Guarantee Company of North America <u><b>Hartford Fire Insurance Company</b></u>
104	Hartford Fire Insurance Company <u><b>INTACT Group</b></u> Novex Insurance Company Intact Insurance Company Intact Insurance Company Canadian Direct Insurance Incorporated Intact Insurance Company Belair Insurance Inc. Trafalgar Insurance Company of Canada
1	<u><b>Liberty Mutual Insurance Company</b></u> Liberty Mutual Insurance Company
2	<u><b>Lloyds Underwriters</b></u> Lloyd's Underwriters
3	<u><b>Millennium Insurance Group</b></u> Millennium Insurance Corporation
1	<u><b>Mitsui Sumitomo Insurance</b></u> Mitsui Sumitomo Insurance Company Limited
10	<u><b>Northbridge Financial Corporation</b></u> Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation Tokio Marine & Nichido Fire Insurance Co. Ltd. Northbridge Commercial Insurance Corporation Northbridge General Insurance Corporation
1	<u><b>Old Republic Insurance Company of Canada</b></u> Old Republic Insurance Company of Canada

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: Alberta

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
1	<b><u>OPTIMUM INSURANCE</u></b>
	Optimum West Insurance Company Inc.
8	<b><u>Peace Hills General Insurance Company</u></b>
	Peace Hills General Insurance Company
3	<b><u>Portage la Prairie Mutual Ins</u></b>
	Portage la Prairie Mutual Insurance Company (The)
1	<b><u>Protective Insurance Company</u></b>
	Protective Insurance Company
24	<b><u>ROYAL &amp; SUN ALLIANCE GROUP</u></b>
	Canadian Northern Shield Insurance Company
	Royal & Sun Alliance Insurance Company of Canada
	GCAN Insurance Company
	Unifund Assurance Company
1	<b><u>Saskatchewan Mutual Insurance Company</u></b>
	Saskatchewan Mutual Insurance Company
1	<b><u>Sentry Insurance a Mutual Company</u></b>
	Sentry Insurance a Mutual Company
8	<b><u>SGI CANADA INSURANCE SERVICES LTD.</u></b>
	SGI Canada Insurance Services Limited
61	<b><u>TD INSURANCE Group</u></b>
	TD Home and Auto Insurance Company
	Security National Insurance Company
	Primum Insurance Company
10	<b><u>The Travelers Insurance Companies Inc.</u></b>
	The Dominion of Canada General Insurance Company
	St. Paul Fire and Marine Insurance Company
	Travelers Insurance Company of Canada
54	<b><u>Wawanesa Mutual Insurance Company</u></b>
	The Wawanesa Mutual Insurance Company
1	<b><u>XL Speciality Insurance Company</u></b>
	XL Speciality Insurance Company
3	<b><u>Zurich Insurance Company Ltd</u></b>
	Zurich Insurance Company
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Facility Association Residual Market  
 Voting Rights Report

*Jurisdiction: New Brunswick*

*Source: total volume of voluntary automobile direct written premium in 2016*

Votes	Company
1	<u><b>AIG Canada Group</b></u> AIG Insurance Company of Canada
6	<u><b>Allstate Canada</b></u> Pembridge Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
1	<u><b>Arch Insurance Company</b></u> Arch Insurance Canada Ltd.
8	<u><b>Aviva Canada Inc Group</b></u> Aviva General Insurance Company Aviva Insurance Company of Canada Traders General Insurance Company Elite Insurance Company
1	<u><b>CAA Insurance Company Group</b></u> CAA Insurance Company
1	<u><b>Chubb Group</b></u> ACE INA Insurance Chubb Insurance Company of Canada
1	<u><b>CNA Financial Corporation</b></u> Continental Casualty Company
4	<u><b>CO-OPERATORS GROUP LIMITED COMPANY</b></u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
6	<u><b>Desjardins General Insurance Group Inc.</b></u> Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company The Personal Insurance Company
1	<u><b>Echelon General Insurance Company</b></u> Echelon Insurance Insurance Company of Prince Edward Island
5	<u><b>ECONOMICAL MUTUAL GROUP</b></u> Economical Mutual Insurance Company Sonnet Insurance Company Federation Insurance Company of Canada The Missisquoi Insurance Company

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: New Brunswick

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
	Perth Insurance Company Waterloo Insurance Company
1	<b><u>Gore Mutual Insurance Company</u></b>
2	Gore Mutual Insurance Company
	<b><u>Groupe Promutuel Federation de societes</u></b>
1	Promutuel de l'Estuaire societe mutuelle d'assura
	<b><u>GUARANTEE COMPANY OF NORTH AMERICA</u></b>
1	The Guarantee Company of North America
1	<b><u>Hartford Fire Insurance Company</u></b>
7	Hartford Fire Insurance Company
	<b><u>INTACT Group</u></b>
	Intact Insurance Company
	Intact Insurance Company
	Intact Insurance Company
1	Trafalgar Insurance Company of Canada
	<b><u>Liberty Mutual Insurance Company</u></b>
1	Liberty Mutual Insurance Company
1	<b><u>Lloyds Underwriters</u></b>
	Lloyd's Underwriters
1	<b><u>Mitsui Sumitomo Insurance</u></b>
2	Mitsui Sumitomo Insurance Company Limited
	<b><u>Northbridge Financial Corporation</u></b>
	Federated Insurance Company of Canada
	Zenith Insurance Company
	Northbridge Personal Insurance Corporation
	Tokio Marine & Nichido Fire Insurance Co. Ltd.
	Northbridge Commercial Insurance Corporation
	Northbridge General Insurance Corporation
1	<b><u>Old Republic Insurance Company of Canada</u></b>
	Old Republic Insurance Company of Canada
1	<b><u>Portage la Prairie Mutual Ins</u></b>
	Portage la Prairie Mutual Insurance Company (The)
1	<b><u>Protective Insurance Company</u></b>
	Protective Insurance Company
4	<b><u>ROYAL &amp; SUN ALLIANCE GROUP</u></b>
	Royal & Sun Alliance Insurance Company of Canada
	GCAN Insurance Company
	Unifund Assurance Company

Facility Association Residual Market  
 Voting Rights Report

*Jurisdiction: New Brunswick*

*Source: total volume of voluntary automobile direct written premium in 2016*

Votes	Company
1	<b><u>Sentry Insurance a Mutual Company</u></b>
	Sentry Insurance a Mutual Company
7	<b><u>TD INSURANCE Group</u></b>
	TD Home and Auto Insurance Company
	Security National Insurance Company
	Primmum Insurance Company
2	<b><u>The Travelers Insurance Companies Inc.</u></b>
	The Dominion of Canada General Insurance Company
	St. Paul Fire and Marine Insurance Company
	Travelers Insurance Company of Canada
1	<b><u>United General Insurance Corporation</u></b>
	United General Insurance Corporation
9	<b><u>Wawanesa Mutual Insurance Company</u></b>
	The Wawanesa Mutual Insurance Company
1	<b><u>XL Speciality Insurance Company</u></b>
	XL Specialty Insurance Company
1	<b><u>Zurich Insurance Company Ltd</u></b>
	Zurich Insurance Company
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Facility Association Residual Market  
Voting Rights Report

*Jurisdiction: Nova Scotia*

*Source: total volume of voluntary automobile direct written premium in 2016*

Votes	Company
1	<b><u>AIG Canada Group</u></b> AIG Insurance Company of Canada
4	<b><u>Allstate Canada</u></b> Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada Pembroke Insurance Company
1	<b><u>Arch Insurance Company</u></b> Arch Insurance Canada Ltd.
10	<b><u>Aviva Canada Inc Group</u></b> Aviva General Insurance Company Aviva Insurance Company of Canada Traders General Insurance Company Elite Insurance Company
1	<b><u>CAA Insurance Company Group</u></b> CAA Insurance Company
1	<b><u>Chubb Group</u></b> ACE INA Insurance Chubb Insurance Company of Canada
1	<b><u>CNA Financial Corporation</u></b> Continental Casualty Company
4	<b><u>CO-OPERATORS GROUP LIMITED COMPANYY</u></b> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
3	<b><u>Desjardins General Insurance Group Inc.</u></b> The Personal Insurance Company
3	<b><u>Echelon General Insurance Company</u></b> Echelon Insurance Insurance Company of Prince Edward Island
4	<b><u>ECONOMICAL MUTUAL GROUP</u></b> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Perth Insurance Company Waterloo Insurance Company

Facility Association Residual Market  
 Voting Rights Report

Jurisdiction: Nova Scotia

Source: total volume of voluntary automobile direct written premium in 2016

Votes	Company
0	<u><b>Everest Insurance Company of CDA</b></u> Everest Insurance Company of Canada
1	<u><b>Gore Mutual Insurance Company</b></u> Gore Mutual Insurance Company
1	<u><b>GUARANTEE COMPANY OF NORTH AMERICA</b></u> The Guarantee Company of North America
1	<u><b>Hartford Fire Insurance Company</b></u> Hartford Fire Insurance Company
12	<u><b>INTACT Group</b></u> Novex Insurance Company Intact Insurance Company Intact Insurance Company Intact Insurance Company Trafalgar Insurance Company of Canada
1	<u><b>Liberty Mutual Insurance Company</b></u> Liberty Mutual Insurance Company
1	<u><b>Lloyds Underwriters</b></u> Lloyd's Underwriters
1	<u><b>Mitsui Sumitomo Insurance</b></u> Mitsui Sumitomo Insurance Company Limited
2	<u><b>Northbridge Financial Corporation</b></u> Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation Tokio Marine & Nichido Fire Insurance Co. Ltd. Northbridge Commercial Insurance Corporation Northbridge General Insurance Corporation
1	<u><b>Old Republic Insurance Company of Canada</b></u> Old Republic Insurance Company of Canada
3	<u><b>Portage la Prairie Mutual Ins</b></u> Portage la Prairie Mutual Insurance Company (The)
1	<u><b>Protective Insurance Company</b></u> Protective Insurance Company
7	<u><b>ROYAL &amp; SUN ALLIANCE GROUP</b></u> Royal & Sun Alliance Insurance Company of Canada GCAN Insurance Company Unifund Assurance Company
1	<u><b>Sentry Insurance a Mutual Company</b></u>

Facility Association Residual Market  
 Voting Rights Report

*Jurisdiction: Nova Scotia*

*Source: total volume of voluntary automobile direct written premium in 2016*

Votes	Company
10	Sentry Insurance a Mutual Company <u><b>TD INSURANCE Group</b></u> TD Home and Auto Insurance Company Security National Insurance Company Primmum Insurance Company
3	<u><b>The Travelers Insurance Companies Inc.</b></u> The Dominion of Canada General Insurance Company St. Paul Fire and Marine Insurance Company Travelers Insurance Company of Canada
6	<u><b>Wawanesa Mutual Insurance Company</b></u> The Wawanesa Mutual Insurance Company
1	<u><b>XL Speciality Insurance Company</b></u> XL Specialty Insurance Company
1	<u><b>Zurich Insurance Company Ltd</b></u> Zurich Insurance Company
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