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TO: MEMBER OF FACILITY ASSOCIATION
ATTENTION: CHIEF EXECUTIVE OFFICER
BULLETIN NO.: F19 – 076
DATE: OCTOBER 15, 2019
**SUBJECT: REPLY REQUESTED: MAIL VOTE - PLAN OF OPERATION AMENDMENTS
NEWFOUNDLAND & LABRADOR RISK SHARING POOL**

With reference to our bulletin F19-050, at its August meeting, the Facility Association Board of Directors has approved the draft Plan of Operation details required to implement the Risk Sharing Pool (RSP) in Newfoundland & Labrador (NL).

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 specific proposed Plan amendments are enclosed as Appendix 1.

Please review the proposed amendments and vote using the ballot provided as Appendix 2. Please note only one ballot is required from each member company group. For ease of reference, Appendix 3 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 smatheson@facilityassociation.com.

Saskia Matheson
President & CEO

Attach.

PROPOSED PLAN OF OPERATION AMENDMENTS

Add new Article XI.5

XI.5 – NEWFOUNDLAND AND LABRADOR RISK SHARING POOL

1. The Association hereby establishes a risk sharing pool (herein called the "Newfoundland and Labrador Pool" into which Newfoundland and Labrador members are entitled to transfer, subject to the provisions hereinafter set out, the applicable percentage of any Newfoundland and Labrador risk that satisfies the Eligibility Requirements.
2. For the purposes of the application of Article X, Article XI.5 and Part IV of the Operating Principles to the Newfoundland and Labrador Pool the following definition shall apply:
 - (a) Private Passenger Vehicle:

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 the Newfoundland and Labrador 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.

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 Newfoundland and Labrador Pool
3. Members are entitled to transfer, subject to the provisions hereinafter set out, the applicable percentage of any risk that satisfies the Eligibility Requirements.
4.
 - (a) The following are the requirements for a risk to be eligible for transfer to the Newfoundland and Labrador Pool:
 - (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 Newfoundland and Labrador Pool; and
- (ii) The member has followed all appropriate classification and rate procedures and has requested previous-insurer report(s) and driver record abstract(s); and
 - (iii) The risk is insured against Third Party Liability for at least the statutory limit; and
 - (iv) The premiums charged by the member to the insured for those parts of the insurance that are transferable to the Newfoundland and Labrador Pool are in accordance with its approved premiums for such risk.
- (b) A risk purportedly transferred to the Newfoundland and Labrador Pool which was not eligible for transfer at that time due to a failure to comply with one or more of requirements (i), (ii), (iii) or (iv) due to an intentionally incorrect classification or rate will be considered ineligible for transfer, the purported transfer shall be deemed to be invalid and all claims, expenses and receipts or credits will be for the account of the submitting member. This provision shall not apply to a risk in relation to a specific term of transfer where a period ending the later of 24 months from the date of such transfer or 2 months after the first audit of the member following such transfer has expired.
 - (c) A risk purportedly transferred to the Newfoundland and Labrador Pool in connection with which there has been a failure to comply with one or more of the requirements with respect to previous-insurer report(s) or driver record abstract(s) shall be dealt with as set out in the Newfoundland and Labrador Risk Sharing Pool Procedures Manual in accordance with provisions established by the Board from time to time.
 - (d) If it is determined that a company is not ordering the appropriate reports, or has adopted a practice which fails to provide for proper compliance with its obligations, the company will be dealt with as an exception and a further investigation, or, where determined by the President and Chief Executive Officer to be appropriate, a full audit will follow.
 - (e) Where it is decided that a full audit of all risks transferred by the member is appropriate the costs of the audit will be billed to the member.
 - (f) Where such investigation or audit demonstrates to the satisfaction of the Audit and Risk Committee that there has been a general failure to order the required reports on time the expense allowance referred to in subsection 6(b) to the member will be reduced by two percentage points for a period of six months.
 - (g) Flagrant or continued failure to comply with these obligations could result in a directive to the member to remove all risks from the Newfoundland and Labrador Pool. This penalty would only be applied after a follow-up review by the President and Chief Executive Officer and the Audit and Risk Committee, and referral to the Board.

5. In respect of an eligible risk that a member wishes to transfer to the Newfoundland and Labrador Pool:
- (a) The member may provide whatever coverages and limits it deems appropriate.
 - (b) At inception of the Newfoundland & Labrador Pool any risk transferred will be transferred at 100%. The Board may from time to time by resolution set the percentage of a risk to be retained by the members for their own accounts, and establish maximum transferable limits and minimum deductibles with respect to risks transferred.
- Members may write coverage in excess of these limitations but such coverage and all expenses and liabilities in connection therewith will be for the member's own account.
6. In respect of each risk being transferred to the Newfoundland and Labrador Pool:
- (a) The premium actually charged by the member to the Insured net of any premium payment service charges charged to the Insured shall be the transfer premium in respect of each coverage provided that it is as approved by the regulatory authority concerned for the coverage and the applicable limit or deductible, and that it is a premium that is no lower than the member's manual rate.
 - (b) The member shall be entitled as a result of the transfer of premium to an expense allowance in an amount equal to a percentage of the written premium applicable to the transferred coverages, such percentage for use during a calendar year to be determined by the Board.
 - (c) Such allowance is to settle all expenses incurred by the member including acquisition costs, operating costs and loss adjustment costs, but not including premium taxes and professional fees (such professional fees to be stipulated in the Risk Sharing Pool Claims Guide with compensation to be as therein directed).
 - (d) In this section the word "member" shall mean "insurer" and the provisions of this section 6 shall apply to each insurer of a group of insurers separately.
7. In respect of an eligible risk that is "new" to the member – i.e., a new policy or a new (additional) vehicle:
- (a) If the required transfer notification by form, disc or tape is dispatched to the Newfoundland and Labrador Pool no later than fifteen days after the commencement date of the period of insurance concerned, the transfer effective date shall be the said commencement date and there shall be no prejudice to the member's right to recover from the Newfoundland and Labrador Pool in respect of a claim that arises within the period but prior to dispatch of the transfer form.
 - (b) If the required transfer notification is dispatched to the Newfoundland and Labrador Pool more than fifteen days after the commencement date of the period of insurance concerned, the transfer effective date shall be the day following the date of dispatch of the notification

and the transferred premium shall be pro-rata of that applicable to the period of insurance provided by the policy.

8. In respect of an eligible risk that is a "renewal" to the member.
 - (a) If the required transfer notification is dispatched to the Newfoundland and Labrador Pool no later than the commencement date of the period of insurance concerned, the transfer effective date shall be the said commencement date.
 - (b) If the required transfer notification is dispatched to the Newfoundland and Labrador Pool later than the commencement date of the period of insurance concerned, the transfer effective date shall be the day following the date of dispatch of the transfer notification and the transferred premium shall be pro-rata of that applicable to the period of insurance provided by the policy.
9. In respect of all other eligible risks that are transferred to the Newfoundland and Labrador Pool in mid-term the transfer effective date shall be the day following the date of dispatch of the transfer notification and the transferred premium shall be pro-rata of that applicable to the period of insurance provided by the policy.
10. Satisfactory evidence sufficient to establish the "dispatch date" for the purposes of sections 8 and 9 above shall be as determined from time to time by the Board.
11. A member may not in a calendar year in which the Newfoundland and Labrador Pool is operating, transfer to the Newfoundland and Labrador Pool any risk where such transfer would constitute a transfer by it in such calendar year of voluntary private passenger non-fleet third party liability direct written car years in excess of the number of such car years equal to a percentage as set by the Board by resolution from time to time of its total voluntary private passenger non-fleet third party liability direct written car years for such jurisdiction in the immediately preceding calendar year provided that:
 - (a) any purported transfer in contravention of such restriction shall be ineffective and the risk shall remain solely for the account of the member purporting to effect the transfer unless authorized as hereinafter set out;
 - (b) a member may apply to the Board for approval of transfers in excess of such limit. Such approval may be given retroactively and in such form as the Board deems advisable.The limit at the inception of the Newfoundland and Labrador Pool shall be 5%.
12. Any risk transferred to the Newfoundland and Labrador Pool within the first fifteen days after the commencement date of the period of insurance with respect to which a claim is incurred during

such fifteen day period and any risk with respect to which a claim is incurred while such risk is within the Newfoundland and Labrador Pool must remain within the Newfoundland and Labrador Pool and may not be withdrawn by the member until at least the date of the first renewal following the incurring of such claim. Members may withdraw other risks transferred by them to the Newfoundland and Labrador Pool in accordance with the procedures set out in the Newfoundland and Labrador Risk Sharing Pool Procedures Manual.

13. The share of any loss or gain resulting from the operation of the Newfoundland and Labrador Pool for each fiscal year for each member shall be calculated in accordance with the procedures set out in the Accounting and Statistical Manual and communicated to such member by the Association. The member will include the recapture of such loss in its calculations with respect to subsequent rate calculations with such loss or gain to be distributed evenly to all drivers.

Amend Article V - Participation Ratios and Sharing

1. For the purpose of determining participation in Association business there shall be five classes of business:
 - (a) private passenger non-fleet non-pool automobile business;
 - (b) all automobile business other than that included in (a) or transferred to a risk sharing pool;
 - (c) business transferred to a risk sharing pool other than a pool operated in Alberta, New Brunswick, Nova Scotia or Newfoundland and Labrador or a fund established pursuant to Section 6 of Article II;
 - (d) business transferred to a risk sharing pool operated in Alberta, New Brunswick Nova Scotia or Newfoundland and Labrador;
 - (e) all uninsured or unidentified motorist claims and all amounts expended in connection with a pool or fund established pursuant to Section 6 of Article II.

At the end of each fiscal year, profit or loss for each class of business shall be determined separately for each accident year in each jurisdiction in accordance with accounting procedures approved by the Board. Calculations for an accident year shall include all policies earned during such calendar year. Profit shall be credited or distributed to each member and loss shall be charged against or collected from each member in accordance with the member's appropriate participation ratio determined in the manner hereinafter set forth in this Article V.

BALLOT

_____ as a member of the Facility Association hereby,
Company name

pursuant to Article XX 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 F19-076.

Dated the _____ day of _____ 2019

Name

Per: _____

Title: _____

Please sign and return the Ballot to the attention of Tina Cheung by December 13, 2019
either by fax 416-842-0241 or email tcheung@facilityvassociation.com

Facility Association Residual Market
Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
10	<u>AIG Canada Group</u> AIG Insurance Company of Canada
25	<u>Alberta Motor Association Insurance Company</u> Alberta Motor Association Insurance Company
1	<u>Allianz Global Risk US - Group</u> Allianz Global Risks US Insurance Company
165	<u>Allstate Canada</u> Esurance Insurance Company of Canada (EICC) Pembridge Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
1	<u>Arch Insurance Company</u> Arch Insurance Canada Ltd.
357	<u>Aviva Canada Inc Group</u> Aviva General Insurance Company Aviva Insurance Company of Canada S&Y Insurance Company Traders General Insurance Company Scottish & York Insurance Co. Limited Elite Insurance Company
59	<u>CAA Insurance Company Group</u> Echelon Insurance CAA Insurance Company
2	<u>Cherokee Insurance Company</u> Cherokee Insurance Company
15	<u>Chubb Group</u> Federal Insurance Company ACE INA Insurance
4	<u>CNA Financial Corporation</u> Continental Casualty Company
195	<u>Co-operators Group</u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
10	<u>Commonwell Mutual Insurance Group</u> The Commonwell Mutual Insurance Group

Facility Association Residual Market
Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
364	<p><u>Desjardins General Insurance Group Inc.</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</p>
187	<p><u>Economical Mutual Group</u> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Perth Insurance Company Waterloo Insurance Company</p>
1	<p><u>Everest Insurance Company of CDA</u> Everest Insurance Company of Canada</p>
1	<p><u>Farmers Mutual Reinsurance Plan</u> 01-Algoma Mutual Insurance Company 03-Ayr Farmers Mutual Insurance Company 05-Bertie & Clinton Mutual Insurance Com 07-Brant Mutual Insurance Company 09-Cayuga Mutual Insurance Company 12-Dufferin Mutual Insurance Company 13-Dumfries Mutual Insurance Company 14-West Elgin Mutual Insurance Company 18-Erie Mutual Fire Insurance Company 21-Germania Mutual Insurance Company 23-Grenville Mutual Insurance Company 25-Halwell Mutual Insurance Company 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 31-Lambton Mutual Insurance Company 33-L & A Mutual Insurance Company 37-McKillop Mutual Insurance Company 38-Nova Mutual Insurance Company 39-North Blenheim Mutual Insurance Compa 40-The North Kent Mutual Insurance Compa</p>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
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 Com
1	49-Usborne & Hibbert Mutual Fire Insuran
1	50-Mova 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	<u>Fortress Insurance Company</u>
	Fortress Insurance Company
29	<u>Gore Mutual Insurance Company</u>
	Gore Mutual Insurance Company
2	<u>Groupe Promutuel Federation de societes</u>
	Promutuel de l'Estuaire societe mutuelle d'assura
20	<u>Guarantee Company of North America</u>
	The Guarantee Company of North America
1	<u>Hartford Fire Insurance Company</u>
	Hartford Fire Insurance Company
7	<u>Heartland Farm Mutual Group</u>
	Heartland Farm Mutual Inc.
3	<u>Insurance Company of Prince Edward Island Group</u>
	Insurance Company of Prince Edward Island
463	<u>Intact Group</u>
	Novex Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	belairdirect/The Nordic Insurance Company
	Intact Insurance Company
	Belair Insurance Inc.
	Novex Insurance Company
	Trafalgar Insurance Company of Canada
	Jevco Insurance Company
1	<u>International Insurance Company of Hanover SE</u>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
14	International Insurance Company of Hanover SE <u>La Capitale General Insurance</u>
3	Unica Insurance Inc. / Unica Assurances Inc. <u>Liberty Mutual Insurance Company</u>
6	Liberty Mutual Insurance Company <u>Lloyds Underwriters</u>
4	Lloyd's Underwriters <u>Millennium Insurance Group</u>
1	Millennium Insurance Corporation <u>Mitsui Sumitomo Insurance</u>
75	Mitsui Sumitomo Insurance Company Limited <u>Northbridge Financial Corporation</u> Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation Tokio Marine & Nichido Fire Insurance Co. Ltd. Northbridge General Insurance Corporation
13	<u>Old Republic Insurance Company of Canada</u> Old Republic Insurance Company of Canada
5	<u>Optimum Insurance Group</u> Optimum West Insurance Company Inc. Optimum Insurance Company Inc.
10	<u>Peace Hills General Insurance Company</u> Peace Hills General Insurance Company
9	<u>Portage la Prairie Mutual Ins</u> Portage la Prairie Mutual Insurance Company (The)
1	<u>Protective Insurance Company</u> Protective Insurance Company
157	<u>RSA Group</u> Western Assurance Company Canadian Northern Shield Insurance Company Royal & Sun Alliance Insurance Company of Canada Unifund Assurance Company
1	<u>Saskatchewan Mutual Insurance Company</u> Saskatchewan Mutual Insurance Company
1	<u>Sentry Insurance a Mutual Company</u> Sentry Insurance a Mutual Company
22	<u>SGI Canada Insurance Services Ltd.</u>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
1	SGI Canada Insurance Services Limited Coachman Insurance Company <u>Starr Insurance and Reinsurance Limited</u>
288	Starr Insurance and Reinsurance Limited <u>TD Insurance Group</u>
2	TD Home and Auto Insurance Company TD General Insurance Company Security National Insurance Company Primum Insurance Company <u>Technology Insurance Company</u>
120	Technology Insurance Company Inc <u>Travelers Insurance Companies Inc.</u>
1	The Dominion of Canada General Insurance Company Chieftain Insurance St. Paul Fire and Marine Insurance Company Travelers Insurance Company of Canada <u>United General Insurance Corporation</u>
153	United General Insurance Corporation <u>Wawanesa Mutual Insurance Company</u>
1	The Wawanesa Mutual Insurance Company <u>XL Speciality Insurance Company</u>
9	XL Speciality Insurance Company <u>Zurich Insurance Company Ltd</u>
2872	Zurich Insurance Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
8	<u>AIG Canada Group</u> AIG Insurance Company of Canada
1	<u>Allianz Global Risk US - Group</u> Allianz Global Risks US Insurance Company
136	<u>Allstate Canada</u> Esurance Insurance Company of Canada (EICC) Pembridge Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
1	<u>Arch Insurance Company</u> Arch Insurance Canada Ltd.
282	<u>Aviva Canada Inc Group</u> Aviva General Insurance Company Aviva Insurance Company of Canada S&Y Insurance Company Traders General Insurance Company Scottish & York Insurance Co. Limited Elite Insurance Company
53	<u>CAA Insurance Company Group</u> Echelon Insurance CAA Insurance Company
2	<u>Cherokee Insurance Company</u> Cherokee Insurance Company
12	<u>Chubb Group</u> Federal Insurance Company ACE INA Insurance
3	<u>CNA Financial Corporation</u> Continental Casualty Company
138	<u>Co-operators Group</u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
10	<u>Commonwell Mutual Insurance Group</u> The Commonwell Mutual Insurance Group
317	<u>Desjardins General Insurance Group Inc.</u> 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 2018

Votes	Company
155	Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company Certas Direct Insurance Company The Personal Insurance Company <u>Economical Mutual Group</u> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Perth Insurance Company Waterloo Insurance Company
1	<u>Everest Insurance Company of CDA</u> Everest Insurance Company of Canada
1	<u>Farmers Mutual Reinsurance Plan</u> 01-Algoma Mutual Insurance Company
3	03-Ayr Farmers Mutual Insurance Company
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
3	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-Nova Mutual Insurance Company
1	39-North Blenheim Mutual Insurance Compa
1	40-The North Kent Mutual Insurance Compa
4	43-Peel Mutual Insurance Company
2	44-Edge Mutual Insurance Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
2	46-South Easthope Mutual Insurance Compa
1	48-Caradoc Townsend Mutual Insurance Com
1	49-Usborne & Hibbert Mutual Fire Insuran
1	50-Mova 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	<u>Gore Mutual Insurance Company</u>
	Gore Mutual Insurance Company
19	<u>Guarantee Company of North America</u>
	The Guarantee Company of North America
1	<u>Hartford Fire Insurance Company</u>
	Hartford Fire Insurance Company
7	<u>Heartland Farm Mutual Group</u>
	Heartland Farm Mutual Inc.
326	<u>Intact Group</u>
	Novex Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	belairdirect/The Nordic Insurance Company
	Intact Insurance Company
	Belair Insurance Inc.
	Jevco Insurance Company
1	<u>International Insurance Company of Hanover SE</u>
	International Insurance Company of Hanover SE
14	<u>La Capitale General Insurance</u>
	Unica Insurance Inc. / Unica Assurances Inc.
2	<u>Liberty Mutual Insurance Company</u>
	Liberty Mutual Insurance Company
4	<u>Lloyds Underwriters</u>
	Lloyd's Underwriters
1	<u>Mitsui Sumitomo Insurance</u>
	Mitsui Sumitomo Insurance Company Limited
58	<u>Northbridge Financial Corporation</u>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
	Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation Tokio Marine & Nichido Fire Insurance Co. Ltd. Northbridge General Insurance Corporation
12	<u>Old Republic Insurance Company of Canada</u> Old Republic Insurance Company of Canada
4	<u>Optimum Insurance Group</u> Optimum Insurance Company Inc.
4	<u>Portage la Prairie Mutual Ins</u> Portage la Prairie Mutual Insurance Company (The)
1	<u>Protective Insurance Company</u> Protective Insurance Company
107	<u>RSA Group</u> Western Assurance Company Canadian Northern Shield Insurance Company Royal & Sun Alliance Insurance Company of Canada Unifund Assurance Company
1	<u>Sentry Insurance a Mutual Company</u> Sentry Insurance a Mutual Company
11	<u>SGI Canada Insurance Services Ltd.</u> SGI Canada Insurance Services Limited Coachman Insurance Company
1	<u>Starr Insurance and Reinsurance Limited</u> Starr Insurance and Reinsurance Limited
191	<u>TD Insurance Group</u> TD General Insurance Company Security National Insurance Company Primmum Insurance Company
2	<u>Technology Insurance Company</u> Technology Insurance Company Inc
100	<u>Travelers Insurance Companies Inc.</u> The Dominion of Canada General Insurance Company Chieftain Insurance St. Paul Fire and Marine Insurance Company Travelers Insurance Company of Canada
70	<u>Wawanesa Mutual Insurance Company</u> The Wawanesa Mutual Insurance Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
1	<u>XL Speciality Insurance Company</u> XL Specialty Insurance Company
7	<u>Zurich Insurance Company Ltd</u> Zurich Insurance Company
2145	

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Alberta

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
2	<u>AIG Canada Group</u> AIG Insurance Company of Canada
25	<u>Alberta Motor Association Insurance Company</u> Alberta Motor Association Insurance Company
1	<u>Allianz Global Risk US - Group</u> Allianz Global Risks US Insurance Company
19	<u>Allstate Canada</u> Esurance Insurance Company of Canada (EICC) Pembroke Insurance Company Allstate Insurance Company of Canada
1	<u>Arch Insurance Company</u> Arch Insurance Canada Ltd.
47	<u>Aviva Canada Inc Group</u> Aviva General Insurance Company Aviva Insurance Company of Canada S&Y Insurance Company Traders General Insurance Company Elite Insurance Company
1	<u>CAA Insurance Company Group</u> Echelon Insurance
3	<u>Chubb Group</u> Federal Insurance Company ACE INA Insurance
2	<u>CNA Financial Corporation</u> Continental Casualty Company
41	<u>Co-operators Group</u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
38	<u>Desjardins General Insurance Group Inc.</u> Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company Certas Direct Insurance Company The Personal Insurance Company
21	<u>Economical Mutual Group</u> Economical Mutual Insurance Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Alberta

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
	Sonnet Insurance Company
	The Missisquoi Insurance Company
	Waterloo Insurance Company
1	<u>Everest Insurance Company of CDA</u>
	Everest Insurance Company of Canada
1	<u>Fortress Insurance Company</u>
	Fortress Insurance Company
1	<u>Gore Mutual Insurance Company</u>
	Gore Mutual Insurance Company
1	<u>Guarantee Company of North America</u>
	The Guarantee Company of North America
1	<u>Hartford Fire Insurance Company</u>
	Hartford Fire Insurance Company
106	<u>Intact Group</u>
	Novex Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	Belair Insurance Inc.
2	<u>Liberty Mutual Insurance Company</u>
	Liberty Mutual Insurance Company
2	<u>Lloyds Underwriters</u>
	Lloyd's Underwriters
4	<u>Millennium Insurance Group</u>
	Millennium Insurance Corporation
1	<u>Mitsui Sumitomo Insurance</u>
	Mitsui Sumitomo Insurance Company Limited
13	<u>Northbridge Financial Corporation</u>
	Federated Insurance Company of Canada
	Zenith Insurance Company
	Northbridge Personal Insurance Corporation
	Tokio Marine & Nichido Fire Insurance Co. Ltd.
	Northbridge General Insurance Corporation
1	<u>Old Republic Insurance Company of Canada</u>
	Old Republic Insurance Company of Canada
1	<u>Optimum Insurance Group</u>
	Optimum West Insurance Company Inc.
10	<u>Peace Hills General Insurance Company</u>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Alberta

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
3	Peace Hills General Insurance Company <u>Portage la Prairie Mutual Ins</u>
1	Portage la Prairie Mutual Insurance Company (The) <u>Protective Insurance Company</u>
27	Protective Insurance Company <u>RSA Group</u>
1	Canadian Northern Shield Insurance Company Royal & Sun Alliance Insurance Company of Canada Unifund Assurance Company <u>Saskatchewan Mutual Insurance Company</u>
1	Saskatchewan Mutual Insurance Company <u>Sentry Insurance a Mutual Company</u>
12	Sentry Insurance a Mutual Company <u>SGI Canada Insurance Services Ltd.</u>
1	SGI Canada Insurance Services Limited <u>Starr Insurance and Reinsurance Limited</u>
71	Starr Insurance and Reinsurance Limited <u>TD Insurance Group</u>
13	TD Home and Auto Insurance Company Security National Insurance Company Primum Insurance Company <u>Travelers Insurance Companies Inc.</u>
66	The Dominion of Canada General Insurance Company St. Paul Fire and Marine Insurance Company Travelers Insurance Company of Canada <u>Wawanesa Mutual Insurance Company</u>
1	The Wawanesa Mutual Insurance Company <u>XL Speciality Insurance Company</u>
2	XL Specialty Insurance Company <u>Zurich Insurance Company Ltd</u>
545	Zurich Insurance Company
545	

Facility Association Residual Market
Voting Rights Report

Jurisdiction: New Brunswick

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
1	<u>AIG Canada Group</u> AIG Insurance Company of Canada
6	<u>Allstate Canada</u> Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
1	<u>Arch Insurance Company</u> Arch Insurance Canada Ltd.
7	<u>Aviva Canada Inc Group</u> Aviva General Insurance Company Aviva Insurance Company of Canada Traders General Insurance Company Elite Insurance Company
2	<u>CAA Insurance Company Group</u> Echelon Insurance CAA Insurance Company
1	<u>Chubb Group</u> Federal Insurance Company ACE INA Insurance
1	<u>CNA Financial Corporation</u> Continental Casualty Company
5	<u>Co-operators Group</u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
6	<u>Desjardins General Insurance Group Inc.</u> Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company The Personal Insurance Company
7	<u>Economical Mutual Group</u> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Perth Insurance Company Waterloo Insurance Company
1	<u>Everest Insurance Company of CDA</u>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: New Brunswick

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
1	Everest Insurance Company of Canada <u>Gore Mutual Insurance Company</u>
2	Gore Mutual Insurance Company <u>Groupe Promutuel Federation de societes</u>
1	Promutuel de l'Estuaire societe mutuelle d'assura <u>Guarantee Company of North America</u>
1	The Guarantee Company of North America <u>Hartford Fire Insurance Company</u>
1	Hartford Fire Insurance Company <u>Insurance Company of Prince Edward Island Group</u>
6	Insurance Company of Prince Edward Island <u>Intact Group</u> Intact Insurance Company Intact Insurance Company Intact Insurance Company Trafalgar Insurance Company of Canada
1	<u>Liberty Mutual Insurance Company</u> Liberty Mutual Insurance Company
1	<u>Lloyds Underwriters</u> Lloyd's Underwriters
1	<u>Mitsui Sumitomo Insurance</u> Mitsui Sumitomo Insurance Company Limited
2	<u>Northbridge Financial Corporation</u> Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation Tokio Marine & Nichido Fire Insurance Co. Ltd. Northbridge General Insurance Corporation
1	<u>Old Republic Insurance Company of Canada</u> Old Republic Insurance Company of Canada
1	<u>Portage la Prairie Mutual Ins</u> Portage la Prairie Mutual Insurance Company (The)
1	<u>Protective Insurance Company</u> Protective Insurance Company
5	<u>RSA Group</u> Royal & Sun Alliance Insurance Company of Canada Unifund Assurance Company
1	<u>Sentry Insurance a Mutual Company</u>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: New Brunswick

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
8	Sentry Insurance a Mutual Company <u>TD Insurance Group</u> TD Home and Auto Insurance Company Security National Insurance Company Primmum Insurance Company
2	<u>Travelers Insurance Companies Inc.</u> The Dominion of Canada General Insurance Company St. Paul Fire and Marine Insurance Company Travelers Insurance Company of Canada
1	<u>United General Insurance Corporation</u> United General Insurance Corporation
9	<u>Wawanesa Mutual Insurance Company</u> The Wawanesa Mutual Insurance Company
1	<u>XL Speciality Insurance Company</u> XL Specialty Insurance Company
1	<u>Zurich Insurance Company Ltd</u> Zurich Insurance Company
86	

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Nova Scotia

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
1	<u>AIG Canada Group</u> AIG Insurance Company of Canada
1	<u>Allianz Global Risk US - Group</u> Allianz Global Risks US Insurance Company
6	<u>Allstate Canada</u> Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
1	<u>Arch Insurance Company</u> Arch Insurance Canada Ltd.
10	<u>Aviva Canada Inc Group</u> Aviva General Insurance Company Aviva Insurance Company of Canada Traders General Insurance Company Elite Insurance Company
3	<u>CAA Insurance Company Group</u> Echelon Insurance CAA Insurance Company
1	<u>Chubb Group</u> Federal Insurance Company ACE INA Insurance
1	<u>CNA Financial Corporation</u> Continental Casualty Company
5	<u>Co-operators Group</u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
3	<u>Desjardins General Insurance Group Inc.</u> The Personal Insurance Company
5	<u>Economical Mutual Group</u> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Perth Insurance Company Waterloo Insurance Company
1	<u>Everest Insurance Company of CDA</u>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Nova Scotia

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
1	Everest Insurance Company of Canada <u>Gore Mutual Insurance Company</u>
1	Gore Mutual Insurance Company <u>Guarantee Company of North America</u>
1	The Guarantee Company of North America <u>Hartford Fire Insurance Company</u>
2	Hartford Fire Insurance Company <u>Insurance Company of Prince Edward Island Group</u>
12	Insurance Company of Prince Edward Island <u>Intact Group</u> Novex Insurance Company Intact Insurance Company Intact Insurance Company Intact Insurance Company Trafalgar Insurance Company of Canada
1	<u>Liberty Mutual Insurance Company</u> Liberty Mutual Insurance Company
1	<u>Lloyds Underwriters</u> Lloyd's Underwriters
1	<u>Mitsui Sumitomo Insurance</u> Mitsui Sumitomo Insurance Company Limited
2	<u>Northbridge Financial Corporation</u> Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation Tokio Marine & Nichido Fire Insurance Co. Ltd. Northbridge General Insurance Corporation
1	<u>Old Republic Insurance Company of Canada</u> Old Republic Insurance Company of Canada
2	<u>Portage la Prairie Mutual Ins</u> Portage la Prairie Mutual Insurance Company (The)
1	<u>Protective Insurance Company</u> Protective Insurance Company
7	<u>RSA Group</u> Royal & Sun Alliance Insurance Company of Canada Unifund Assurance Company
1	<u>Sentry Insurance a Mutual Company</u> Sentry Insurance a Mutual Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Nova Scotia

Source: total volume of voluntary automobile direct written premium in 2018

Votes	Company
13	<p><u>TD Insurance Group</u> TD Home and Auto Insurance Company Security National Insurance Company Primmum Insurance Company</p>
3	<p><u>Travelers Insurance Companies Inc.</u> The Dominion of Canada General Insurance Company St. Paul Fire and Marine Insurance Company Travelers Insurance Company of Canada</p>
7	<p><u>Wawanesa Mutual Insurance Company</u> The Wawanesa Mutual Insurance Company</p>
1	<p><u>XL Speciality Insurance Company</u> XL Specialty Insurance Company</p>
1	<p><u>Zurich Insurance Company Ltd</u> Zurich Insurance Company</p>
97	