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TO: MEMBER OF FACILITY ASSOCIATION

ATTENTION: CHIEF EXECUTIVE OFFICER

BULLETIN NO.: F2020-050

DATE: JUNE 29, 2020

**SUBJECT: REPLY REQUESTED: MAIL VOTE - PLAN OF OPERATION
AMENDMENTS, RISK SHARING POOLS HARMONIZATION**

The Facility Association (FA) Board of Directors (Board) has proposed the attached amendments to the Articles of Facility Association's Plan of Operation, and is seeking members' approval for them.

Background

In February of 2014, the Board of Directors directed FA Management to begin exploring possibilities for harmonizing the Risk Sharing Pools (RSPs).

A Working Group composed of industry members was constituted and undertook a review in accordance with the Facility Association's Board approved Guiding Principles, providing industry consultation, research and full consideration of numerous options. The main tenets of the Working Group's Guiding Principles included:

- Conducting a review in the context of FA's mission, vision and values;
- Considerations that any proposed amendments to the RSPs would maintain or increase the availability of automobile insurance to the consumer;
- Proposed changes would not deliberately favour one type of insurer over another.

In October 2019, the FA Board deliberated on the Working Group's recommendations and passed a resolution to proceed with working towards the following changes to Risk Sharing Pools:

1. **Ontario:** Amending the 85% sharing (premium and claims) to 100% cession;
2. **Alberta (Non-Grid):** Amending the Non-Grid RSP member transfer limit from 4% to 5%;
3. **New Brunswick:** Amended the RSP member transfer limit from 8% to 5% as well as expanded the eligibility criteria to allow all private passenger use vehicles from the current restrictions for inexperienced operators; and
4. **Nova Scotia:** Amend the RSP member transfer limit from 'none' to 5% as well as expand the eligibility criteria to allow all private passenger use vehicles from the current restriction for inexperienced operators.

- ✓ On May 11 2020, the Facility Association Board of Directors passed a resolution approving **amending the Alberta Non-Grid RSP member transfer limit from 4% to 5% effective January 1, 2022.**

FA Plan of Operation proposed changes:

The following changes require amendment to the Plan of Operation and are recommended by the Board of Directors for members' approval:

1. The **Ontario Risk Sharing Pool** proportion of risk (premium and claims) transferred to the RSP will be amended from the current 85% to 100%, to align with the other RSPs.
2. The **New Brunswick Risk Sharing Pool** will be amended to allow for the transfer of all PPV class vehicles in alignment with the Ontario, Alberta Non-Grid and Newfoundland & Labrador Pools.
3. The **Nova Scotia Risk Sharing Pool** will be amended to allow for the transfer of all PPV class vehicles in alignment with the Ontario, Alberta Non-Grid and Newfoundland & Labrador Pools. A member transfer limit, to be set by the Board, will be established.

Pending member approval and regulatory approval of the above Plan of Operation changes, the FA Board will be asked to approve resolution establishing the member transfer limit at 5% for both New Brunswick RSP and Nova Scotia RSP.

Members should be aware that no changes are proposed to the Alberta Grid Pool, which has no transfer limit as long as risks are subject to the grid cap. Members should also be aware that no change is proposed at this time to the Ontario Risk Sharing Pool sharing formula, which will retain its current structure of loss sharing based 50% on market share, and 50% on pool usage.

The Facility Association Plan of Operation 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.

Please note the specific proposed Plan amendments that requires approval are the following:

- Ontario RSP Article XI.1, 5(b)
- New Brunswick RSP Article XI.3, 3 (a), 3(b)
- Nova Scotia RSP Article XI.4, 1, 3 (a), 13
- Plan of Operation and Rules of Operation Article XXI, 3

A table showing the proposed Plan wording compared to the existing Plan wording is enclosed as **Appendix 1** for your convenience.

Please review the proposed changes 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

Attached.

Article	Section / Current Version (As at July 1 2020)	Proposed Amendment	Reason for Change
Article XI.1 Ontario RSP	<p>5. (b)</p> <p>During the first 12 months of operation of the Ontario Pool any risk transferred will be transferred as to 100% for the period that it is in force during that 12 month period. Thereafter all transfers and all risks previously transferred and in force will be 85% for the account of the Ontario Pool and 15% for the account of the member</p>	<p>5. (b)</p> <p><i>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.</i></p>	<p>Amend the 85% cession to 100% cession, and match the wording to harmonize with the other Risk Sharing Pools providing the FA Board with the authority to amend the retention percentage where required.</p>
Article XI.3 New Brunswick RSP	<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 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;</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>3. (a) The following are the requirements for a risk to be eligible for transfer to the New Brunswick 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 New Brunswick Pool; and</i></p> <p>(ii) <i>The member has followed all appropriate classification and rate procedures and has requested previous-insurer report(s) and driver record abstract(s); and</i></p> <p>(ii) <i>The risk is insured against Third Party Liability for at least the statutory limit; and</i></p> <p>(iv) <i>The premiums charged by the member to the insured for those parts of the insurance that are transferable to the New Brunswick Pool are in accordance with its approved premiums for such risk</i></p>	<p>Remove subsection (i) and the portion of subsection (iii) which limits RSP to First Chance discount holders, add new subsection (iv) requiring risks to be appropriately rated and classified.</p>

Article	Section / Current Version (As at July 1 2020)	Proposed Amendment	Reason for Change
Article XL3 New Brunswick RSP	<p>3. (b) A risk purportedly transferred to the New Brunswick Pool which was not eligible for transfer at that time due to a failure to comply with one or more of requirements (i), (ii) or (iii) due to an intentionally incorrect classification or rate or assignment of entitlement to a “recently licensed drivers with good driving records” discount 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.</p>	<p>3 (b) A risk purportedly transferred to the New Brunswick Pool which was not eligible for transfer at that time due to a failure to comply with one or more of requirements set out above <i>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.</i></p>	<p>Remove reference in section 3.b to “recently licensed drivers with good driving records”</p>
Article XL4 Nova Scotia RSP	<p>1. The Association hereby establishes a risk sharing pool (herein called the "Inexperienced Driver Pool") into which Nova Scotia members are entitled to transfer, subject to the provisions hereinafter set out, the applicable percentage of any Nova Scotia risk that satisfies the Eligibility Requirements with respect to such Pool.</p>	<p>1. The Association hereby establishes a risk sharing pool (herein called the “<i>Nova Scotia Pool</i>”) into which Nova Scotia members are entitled to transfer, subject to the provisions hereinafter set out, the applicable percentage of any Nova Scotia risk that satisfies the Eligibility Requirements with respect to such Pool.</p>	<p>Remove reference to “Inexperienced Drivers Pool”</p>
Article XL4 Nova Scotia RSP	<p>3. (a) The following are the requirements for a risk to be eligible for transfer to the Inexperienced Driver Pool:</p> <p>(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;</p> <p>(ii) 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</p>	<p>3. (a) The following are the requirements for a risk to be eligible for transfer to the <i>Nova Scotia Pool</i>:</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 Nova Scotia Pool; and</i></p>	<p>Remove subsection (i) and the portion of subsection (iii) which limits RSP to Inexperienced drivers, add new subsection (iv) requiring risks to be appropriately rated and classified.</p>

Article	Section / Current Version (As at July 1 2020)	Proposed Amendment	Reason for Change
Article XI.4 Nova Scotia Section 3 (a) <i>cont'd</i>	<p>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;</p> <p>(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;</p> <p>(iv) The risk is insured against Third Party Liability for at least the statutory limit,</p> <p>(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.</p>	<p>(ii) <i>The member has followed all appropriate classification and rate procedures and has requested previous-insurer report(s) and driver record abstract(s); and</i></p> <p>(iii) <i>The risk is insured against Third Party Liability for at least the statutory limit; and</i></p> <p>(iv) <i>The premiums charged by the member to the insured for those parts of the insurance that are transferable to the Nova Scotia Pool are in accordance with its approved premiums for such risk</i></p>	
Article XI.4 Nova Scotia RSP New Section	<p>No mention of transfer limit</p>	<p><i>13. A member may not in a calendar year in which the Nova Scotia Pool is operating, transfer to the Nova Scotia Pool any eligible risk where such transfer would constitute a transfer by it in such calendar year of voluntary private passenger non-fleet, third party 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 the number 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:</i></p> <p>(a) <i>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;</i></p>	<p>Add a section 13 equivalent to that in RSPs of New Brunswick, Alberta and Newfoundland and Labrador which allows for a limit to be set in Nova Scotia RSP (under the Inexperienced Driver Pool there was none)</p>

Article	Section / Current Version (As at July 1 2020)	Proposed Amendment	Reason for Change
Article XI.4 Nova Scotia RSP <i>New Section cont'd</i>		<i>(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.</i>	
Article XXI Plan of Operation and Rules of Operation	3. The Rules shall consist of: (a) Accounting and Statistical Manual (b) Manual of Rules and Rates (c) Facility Association Residual Market Claims Guide (d) Ontario Risk Sharing Pool Claims Guide (e) Alberta Risk Sharing Pool Claims Guide (f) New Brunswick Risk Sharing Pool Claims Guide (g) Nova Scotia Risk Sharing Pool Claims Guide (h) Ontario Risk Sharing Pool Procedures Manual (i) Alberta Risk Sharing Pool Procedures Manual (j) New Brunswick Risk Sharing Pool Procedures Manual (k) Nova Scotia Risk Sharing Pool Procedures Manual (l) Alberta Supplementary Market Availability Plan Manual (m) Underwriting Information Plan Manual (n) such additional manuals, forms and procedures adopted and approved in accordance with the Plan.	3. The Rules shall consist of: (a) Accounting and Statistical Manual (b) Manual of Rules and Rates (c) Facility Association Residual Market Claims Guide (d) Ontario Risk Sharing Pool Claims Guide (e) Alberta Risk Sharing Pool Claims Guide (f) New Brunswick Risk Sharing Pool Claims Guide (g) Nova Scotia Risk Sharing Pool Claims Guide (h) <i>Newfoundland and Labrador Risk Sharing Pool Claims Guide</i> (i) Ontario Risk Sharing Pool Procedures Manual (j) Alberta Risk Sharing Pool Procedures Manual (k) New Brunswick Risk Sharing Pool Procedures Manual (l) Nova Scotia Risk Sharing Pool Procedures Manual (m) <i>Newfoundland and Labrador Risk Sharing Pool Procedures Manual</i> (n) Alberta Supplementary Market Availability Plan Manual (o) Underwriting Information Plan Manual (p) such additional manuals, forms and procedures adopted and approved in accordance with the Plan.	Administrative - include NL RSP manuals in the list.

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 F2020-050.

Dated the _____ day of _____ 2020

Signature: _____
Name

Per: _____

Title: _____

Please sign and return the Ballot to the attention of Tina Cheung by August 27, 2020
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 2019

Votes	Company
11	<u>AIG Canada Group</u> AIG Insurance Company of Canada
26	<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
190	<u>Allstate Canada Group</u> Esurance Insurance Company of Canada (EICC) Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
1	<u>Arch Insurance Company</u> Arch Insurance Canada Ltd.
347	<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
40	<u>CAA Insurance Company Group</u> CAA Insurance Company
3	<u>Cherokee Insurance Company</u> Cherokee Insurance Company
18	<u>Chubb Group</u> Federal Insurance Company ACE INA Insurance
5	<u>CNA Financial Corporation</u> Continental Casualty Company
221	<u>Co-operators Group</u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
12	<u>Commonwell Mutual Insurance Group</u> The Commonwell Mutual Insurance Group
415	<u>Desjardins General Insurance Group Inc.</u>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
	Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company Certas Direct Insurance Company The Personal Insurance Company
41	<u>Echelon Insurance</u> Echelon Insurance
186	<u>Economical Mutual Group</u> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Perth Insurance Company Waterloo Insurance Company
1	<u>Electric Insurance Company</u> Electric Insurance Company
1	<u>Everest Insurance Company of CDA</u> Everest Insurance Company of Canada
	<u>Farmers Mutual Reinsurance Plan</u>
1	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
2	14-West Elgin Mutual Insurance Company
1	18-Erie Mutual Fire Insurance Company
2	21-Germania Mutual Insurance Company
2	23-Grenville Mutual Insurance Company
2	25-Halwell Mutual Insurance Company
2	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
2	38-Nova Mutual Insurance Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
1	39-North Blenheim Mutual Insurance Compa
1	40-The North Kent Mutual Fire Insurance
5	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-Nova Mutual Insurance Company
1	51-Westminster Mutual Insurance Company
1	52-West Wawanosh Mutual Insurance Compan
2	53-Yarmouth Mutual Insurance Company
1	54-Middlesex Mutual Insurance Company
2	55-Town & Country Mutual Insurance Compa
2	56-Tradition Mutual Insurance Company
3	57-Trillium Mutual Insurance Company
1	<u>Fortress Insurance Company</u> Fortress Insurance Company
31	<u>Gore Mutual Insurance Company</u> Gore Mutual Insurance Company
1	<u>Groupe Promutuel Federation de societes</u> Promutuel de l'Estuaire societe mutuelle d'assura
1	<u>Hartford Fire Insurance Company</u> Hartford Fire Insurance Company
0	<u>HDI Global Specialty SE</u> HDI Global Specialty SE
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
523	<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 The Guarantee Company of North America

Facility Association Residual Market
Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
	Trafalgar Insurance Company of Canada Jevco Insurance Company
15	<u>La Capitale General Insurance</u>
	Unica Insurance Inc. / Unica Assurances Inc.
4	<u>Liberty Mutual Insurance Company</u>
	Liberty Mutual Insurance Company
5	<u>Lloyds Underwriters</u>
	Lloyd's Underwriters
5	<u>Millennium Insurance Group</u>
	Millennium Insurance Corporation
1	<u>Mitsui Sumitomo Insurance</u>
	Mitsui Sumitomo Insurance Company Limited
87	<u>Northbridge Financial Corporation</u>
	Federated Insurance Company of Canada
	Zenith Insurance Company
	Verassure Insurance Company
	Northbridge Personal Insurance Corporation
	Northbridge General Insurance Corporation
14	<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.
11	<u>Peace Hills General Insurance Company</u>
	Peace Hills General Insurance Company
10	<u>Portage la Prairie Mutual Ins</u>
	Portage la Prairie Mutual Insurance Company (The)
1	<u>Protective Insurance Company</u>
	Protective Insurance Company
165	<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

Facility Association Residual Market
Voting Rights Report

Jurisdiction: all jurisdiction

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
27	<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
326	<u>TD Insurance Group</u>
	TD Home and Auto Insurance Company
	TD General Insurance Company
	Security National Insurance Company
	Primmum Insurance Company
2	<u>Technology Insurance Company</u>
	Technology Insurance Company Inc
2	<u>Tokio Marine & Nichido Fire Insurance</u>
	Tokio Marine & Nichido Fire Insurance Co. Ltd.
120	<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
1	<u>United General Insurance Corporation</u>
	United General Insurance Corporation
179	<u>Wawanesa Mutual Insurance Company</u>
	The Wawanesa Mutual Insurance Company
1	<u>XL Speciality Insurance Company</u>
	XL Specialty Insurance Company
12	<u>Zurich Insurance Company Ltd</u>
	Zurich Insurance Company
3142	

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
9	<u>AIG Canada Group</u> AIG Insurance Company of Canada
1	<u>Allianz Global Risk US - Group</u> Allianz Global Risks US Insurance Company
153	<u>Allstate Canada Group</u> Esurance Insurance Company of Canada (EICC) Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
1	<u>Arch Insurance Company</u> Arch Insurance Canada Ltd.
279	<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
38	<u>CAA Insurance Company Group</u> CAA Insurance Company
3	<u>Cherokee Insurance Company</u> Cherokee Insurance Company
14	<u>Chubb Group</u> Federal Insurance Company ACE INA Insurance
3	<u>CNA Financial Corporation</u> Continental Casualty Company
158	<u>Co-operators Group</u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
12	<u>Commonwell Mutual Insurance Group</u> The Commonwell Mutual Insurance Group
359	<u>Desjardins General Insurance Group Inc.</u> 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 2019

Votes	Company
	Certas Direct Insurance Company The Personal Insurance Company
36	<u>Echelon Insurance</u> Echelon Insurance
151	<u>Economical Mutual Group</u> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Perth Insurance Company Waterloo Insurance Company
1	<u>Electric Insurance Company</u> Electric 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
2	14-West Elgin Mutual Insurance Company
1	18-Erie Mutual Fire Insurance Company
2	21-Germania Mutual Insurance Company
2	23-Grenville Mutual Insurance Company
2	25-Halwell Mutual Insurance Company
2	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
2	38-Nova Mutual Insurance Company
1	39-North Blenheim Mutual Insurance Compa
1	40-The North Kent Mutual Fire Insurance

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
5	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-Nova Mutual Insurance Company
1	51-Westminster Mutual Insurance Company
1	52-West Wawanosh Mutual Insurance Compan
2	53-Yarmouth Mutual Insurance Company
1	54-Middlesex Mutual Insurance Company
2	55-Town & Country Mutual Insurance Compa
2	56-Tradition Mutual Insurance Company
3	57-Trillium Mutual Insurance Company
31	<u>Gore Mutual Insurance Company</u> Gore Mutual Insurance Company
1	<u>Hartford Fire Insurance Company</u> Hartford Fire Insurance Company
0	<u>HDI Global Specialty SE</u> HDI Global Specialty SE
7	<u>Heartland Farm Mutual Group</u> Heartland Farm Mutual Inc.
375	<u>Intact Group</u> Novex Insurance Company Intact Insurance Company Intact Insurance Company belairdirect/The Nordic Insurance Company Intact Insurance Company Belair Insurance Inc. The Guarantee Company of North America Jevco Insurance Company
15	<u>La Capitale General Insurance</u> Unica Insurance Inc. / Unica Assurances Inc.
2	<u>Liberty Mutual Insurance Company</u> Liberty Mutual Insurance Company
3	<u>Lloyds Underwriters</u> Lloyd's Underwriters
1	<u>Mitsui Sumitomo Insurance</u> Mitsui Sumitomo Insurance Company Limited

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
68	<u>Northbridge Financial Corporation</u> Federated Insurance Company of Canada Zenith Insurance Company Verasure Insurance Company Northbridge Personal Insurance Corporation Northbridge General Insurance Corporation
13	<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
114	<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
15	<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
209	<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
2	<u>Tokio Marine & Nichido Fire Insurance</u> Tokio Marine & Nichido Fire Insurance Co. Ltd.
98	<u>Travelers Insurance Companies Inc.</u> The Dominion of Canada General Insurance Company Chieftain Insurance St. Paul Fire and Marine Insurance Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Ontario

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
87	Travelers Insurance Company of Canada <u>Wawanesa Mutual Insurance Company</u>
1	The Wawanesa Mutual Insurance Company <u>XL Speciality Insurance Company</u>
8	XL Specialty Insurance Company <u>Zurich Insurance Company Ltd</u>
2342	Zurich Insurance Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Alberta

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
2	<u>AIG Canada Group</u> AIG Insurance Company of Canada
26	<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
24	<u>Allstate Canada Group</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.
40	<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
4	<u>Chubb Group</u> Federal Insurance Company ACE INA Insurance
2	<u>CNA Financial Corporation</u> Continental Casualty Company
45	<u>Co-operators Group</u> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
47	<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
1	<u>Echelon Insurance</u> Echelon Insurance
22	<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 2019

Votes	Company
1	Sonnet Insurance Company The Missisquoi Insurance Company Waterloo Insurance Company <u>Electric Insurance Company</u>
1	Electric Insurance Company <u>Everest Insurance Company of CDA</u>
1	Everest Insurance Company of Canada <u>Fortress Insurance Company</u>
1	Fortress Insurance Company <u>Gore Mutual Insurance Company</u>
1	Gore Mutual Insurance Company <u>Hartford Fire Insurance Company</u>
114	Hartford Fire Insurance Company <u>Intact Group</u> Novex Insurance Company Intact Insurance Company Intact Insurance Company Intact Insurance Company Belair Insurance Inc. The Guarantee Company of North America
2	<u>Liberty Mutual Insurance Company</u> Liberty Mutual Insurance Company
1	<u>Lloyds Underwriters</u> Lloyd's Underwriters
5	<u>Millennium Insurance Group</u> Millennium Insurance Corporation
1	<u>Mitsui Sumitomo Insurance</u> Mitsui Sumitomo Insurance Company Limited
15	<u>Northbridge Financial Corporation</u> Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation Northbridge General Insurance Corporation
2	<u>Old Republic Insurance Company of Canada</u> Old Republic Insurance Company of Canada
2	<u>Optimum Insurance Group</u> Optimum West Insurance Company Inc.
11	<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 2019

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>
28	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>
86	Starr Insurance and Reinsurance Limited <u>TD Insurance Group</u>
1	TD Home and Auto Insurance Company Security National Insurance Company Primum Insurance Company <u>Tokio Marine & Nichido Fire Insurance</u>
15	Tokio Marine & Nichido Fire Insurance Co. Ltd. <u>Travelers Insurance Companies Inc.</u>
74	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>
3	XL Speciality Insurance Company <u>Zurich Insurance Company Ltd</u>
600	Zurich Insurance Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: New Brunswick

Source: total volume of voluntary automobile direct written premium in 2019

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
7	<u>Allstate Canada Group</u> Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
0	<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
1	<u>CAA Insurance Company Group</u> 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 The Personal Insurance Company
2	<u>Echelon Insurance</u> Echelon Insurance
7	<u>Economical Mutual Group</u> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Perth Insurance Company

Facility Association Residual Market
Voting Rights Report

Jurisdiction: New Brunswick

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
1	Waterloo Insurance Company <u>Electric Insurance Company</u>
0	Electric Insurance Company <u>Everest Insurance Company of CDA</u>
1	Everest Insurance Company of Canada <u>Gore Mutual Insurance Company</u>
1	Gore Mutual Insurance Company <u>Groupe Promutuel Federation de societes</u>
1	Promutuel de l'Estuaire societe mutuelle d'assura <u>Hartford Fire Insurance Company</u>
1	Hartford Fire Insurance Company <u>Insurance Company of Prince Edward Island Group</u>
7	Insurance Company of Prince Edward Island <u>Intact Group</u>
1	Intact Insurance Company Intact Insurance Company Intact Insurance Company The Guarantee Company of North America Trafalgar Insurance Company of Canada <u>Liberty Mutual Insurance Company</u>
1	Liberty Mutual Insurance Company <u>Lloyds Underwriters</u>
1	Lloyd's Underwriters <u>Mitsui Sumitomo Insurance</u>
3	Mitsui Sumitomo Insurance Company Limited <u>Northbridge Financial Corporation</u>
1	Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation Northbridge General Insurance Corporation <u>Old Republic Insurance Company of Canada</u>
1	Old Republic Insurance Company of Canada <u>Portage la Prairie Mutual Ins</u>
1	Portage la Prairie Mutual Insurance Company (The) <u>Protective Insurance Company</u>
5	Protective Insurance Company <u>RSA Group</u> Royal & Sun Alliance Insurance Company of Canada

Facility Association Residual Market
Voting Rights Report

Jurisdiction: New Brunswick

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
1	Unifund Assurance Company <u>Sentry Insurance a Mutual Company</u>
9	Sentry Insurance a Mutual Company <u>TD Insurance Group</u> TD Home and Auto Insurance Company Security National Insurance Company Primmum Insurance Company
1	<u>Tokio Marine & Nichido Fire Insurance</u>
2	Tokio Marine & Nichido Fire Insurance Co. Ltd. <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
10	<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
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Facility Association Residual Market
Voting Rights Report

Jurisdiction: Nova Scotia

Source: total volume of voluntary automobile direct written premium in 2019

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
7	<u>Allstate Canada Group</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
1	<u>CAA Insurance Company Group</u> 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
3	<u>Echelon Insurance</u> Echelon Insurance
7	<u>Economical Mutual Group</u> 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 2019

Votes	Company
1	<u>Electric Insurance Company</u>
	Electric Insurance Company
0	<u>Everest Insurance Company of CDA</u>
	Everest Insurance Company of Canada
1	<u>Gore Mutual Insurance Company</u>
	Gore Mutual Insurance Company
1	<u>Hartford Fire Insurance Company</u>
	Hartford Fire Insurance Company
2	<u>Insurance Company of Prince Edward Island Group</u>
	Insurance Company of Prince Edward Island
13	<u>Intact Group</u>
	Novex Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	The Guarantee Company of North America
	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
	Northbridge General Insurance Corporation
2	<u>Portage la Prairie Mutual Ins</u>
	Portage la Prairie Mutual Insurance Company (The)
1	<u>Protective Insurance Company</u>
	Protective Insurance Company
8	<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
16	<u>TD Insurance Group</u>

Facility Association Residual Market
Voting Rights Report

Jurisdiction: Nova Scotia

Source: total volume of voluntary automobile direct written premium in 2019

Votes	Company
1	TD Home and Auto Insurance Company Security National Insurance Company Primmum Insurance Company <u>Tokio Marine & Nichido Fire Insurance</u>
4	Tokio Marine & Nichido Fire Insurance Co. Ltd. <u>Travelers Insurance Companies Inc.</u>
8	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>
1	XL Specialty Insurance Company <u>Zurich Insurance Company Ltd</u>
107	Zurich Insurance Company