

**TO: MEMBER OF FACILITY ASSOCIATION**

**ATTENTION: CHIEF EXECUTIVE OFFICER**

**BULLETIN NO.: F19 – 019**

**DATE: MARCH 8, 2019**

**SUBJECT: REPLY REQUESTED: 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.

In 2017, members approved Plan amendments which gave the Facility Association Board of Directors governance authority over the Underwriting Information Plan (UIP) which had been formerly known as the Underwriting Information Tracking System (UITS).

The Facility Association Board of Directors (Board) is now recommending that the Plan be amended to clarify the definition of UIP Data. The proposed changes have been shared with the Canadian Council of Insurance Regulators (CCIR). The new definition expands the definition of UIP data beyond the data that was previously known as UITS data to encompass data “...to enable the identification, collection and transformation of data into information to assist the valid and appropriate risk assessment by members.” **Please note that there are no changes to member data reporting requirements being contemplated at this time.**

The proposed amendments also remove the requirements for members:

- To keep UIP data “separate, distinct and apart” from Automobile Statistical Plan (ASP) data.; and
- To “...take all reasonable steps to ensure that any information collected in connection with the UIP is at no time permitted to fall into the custody or control of any “institution” within the meaning of the Ontario Freedom of Information and Protection of Privacy Act...”

If the amendments are approved, the accountability for meeting these requirements will rest solely with Facility Association.



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 [smatheson@facilityassociation.com](mailto:smatheson@facilityassociation.com).

Saskia Matheson  
President & CEO

Proposed Amendments to the Plan of Operation:

That Section 1 of Article XIV be deleted and replaced by the following:

1. The Association shall provide and administer an underwriting information plan (“UIP”) to enable the identification, collection and transformation of data into information to assist the valid and appropriate risk assessment by members. Such data is then by definition UIP data.

That Section 5 of Article XIV be amended by deleting the words “and each of its members” from the first line.

That Section 6 of Article XIV be amended by deleting the words “and each of its members” from the first line.

Article/Section	Current (version dated January 1 2019)	Proposed	Reason for the change
Section 1 of Article XIV be deleted and replaced by the italicized text in the right-hand column.	1. The Association shall provide and administer an underwriting information plan “UIP” in order to enable the provision to the members of appropriate information to enable informed risk identification and rating.	1. The Association shall provide and administer an underwriting information plan (“UIP”) <i>to enable the identification, collection and transformation of data into information to assist the valid and appropriate risk assessment by members. Such data is then by definition UIP data.</i>	To more precisely define Underwriting Information Plan (UIP) Data
Section 5 of Article XIV be amended by deleting the words “and each of its members” from the first line. The italicized words in the left column are removed from the wording in the right column.	5. The Association <i>and each of its members</i> shall take all reasonable steps to ensure that all information provided in connection with the UIP is at all time maintained separate, distinct and apart from any information provided by members pursuant to any statistical plan or plans maintained by the applicable legislation of any jurisdiction, and the Association shall require any person or entity contracted by the Association to engage in any aspect of the operation of the UIP to take such steps.	5. The Association shall take all reasonable steps to ensure that all information provided in connection with the UIP is at all time maintained separate, distinct and apart from any information provided by members pursuant to any statistical plan or plans maintained by the applicable legislation of any jurisdiction, and the Association shall require any person or entity contracted by the Association to engage in any aspect of the operation of the UIP to take such steps.	Removes responsibility from the members, leaving it solely with Facility Association.

<p>Section 6 of Article XIV be amended by deleting the words “and each of its members” from the first line. The italicized words in the left column are removed from the wording in the right column.</p>	<p>6. The Association <i>and each of its members</i> shall take all reasonable steps to ensure that any information collected in connection with the UIP is at no time permitted to fall into the custody or control of any “institution” within the meaning of the Ontario Freedom of Information and Protection of Privacy Act or any successors or amendments thereto, or of any similar applicable legislation in any other jurisdiction, and the Association shall require any person or entity contracted by the Association to engage in any aspect of the operation of the UIP to take such steps.</p>	<p>6. The Association shall take all reasonable steps to ensure that any information collected in connection with the UIP is at no time permitted to fall into the custody or control of any “institution” within the meaning of the Ontario Freedom of Information and Protection of Privacy Act or any successors or amendments thereto, or of any similar applicable legislation in any other jurisdiction, and the Association shall require any person or entity contracted by the Association to engage in any aspect of the operation of the UIP to take such steps.</p>	<p>Removes responsibility from the members, leaving it solely with Facility Association.</p>
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**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 F19-019.

Dated the \_\_\_\_\_ day of \_\_\_\_\_ 2019

\_\_\_\_\_  
Name

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

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

Please sign and return the Ballot to the attention of Tina Cheung by May 6, 2019 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 2017*

Votes	Company
9	<u><b>AIG Canada Group</b></u> AIG Insurance Company of Canada
26	<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
150	<u><b>Allstate Canada</b></u> Esurance Insurance Company of Canada (EICC) Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada
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
366	<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
14	<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
173	<u><b>Co-operators Group</b></u>

Facility Association Residual Market  
 Voting Rights Report

***Jurisdiction: all jurisdiction***

*Source: total volume of voluntary automobile direct written premium in 2017*

Votes	Company
	Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
9	<u><b>Commonwell Mutual Insurance Group</b></u>
	The Commonwell Mutual Insurance Group
321	<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
23	<u><b>Echelon General Insurance Company</b></u>
	Echelon Insurance
	Insurance Company of Prince Edward Island
165	<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
	<u><b>Farmers Mutual Reinsurance Plan</b></u>
1	01-Algoma Mutual Insurance Company
2	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



Facility Association Residual Market  
 Voting Rights Report

***Jurisdiction: all jurisdiction***

*Source: total volume of voluntary automobile direct written premium in 2017*

Votes	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
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	<b><u>Fortress Insurance Company</u></b> Fortress Insurance Company
30	<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
19	<b><u>Guarantee Company of North America</u></b> 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 2017*

Votes	Company
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.
480	<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. 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
68	<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
11	<b><u>Old Republic Insurance Company of Canada</u></b>

Facility Association Residual Market  
Voting Rights Report

***Jurisdiction: all jurisdiction***

*Source: total volume of voluntary automobile direct written premium in 2017*

Votes	Company
4	<p>Old Republic Insurance Company of Canada</p> <p><b><u>Optimum Insurance Group</u></b></p>
	<p>Optimum West Insurance Company Inc.</p> <p>Optimum Insurance Company Inc.</p>
9	<p><b><u>Peace Hills General Insurance Company</u></b></p> <p>Peace Hills General Insurance Company</p>
9	<p><b><u>Portage la Prairie Mutual Ins</u></b></p> <p>Portage la Prairie Mutual Insurance Company (The)</p>
1	<p><b><u>Protective Insurance Company</u></b></p> <p>Protective Insurance Company</p>
144	<p><b><u>RSA Group</u></b></p> <p>Western Assurance Company</p> <p>Canadian Northern Shield Insurance Company</p> <p>Royal &amp; Sun Alliance Insurance Company of Canada</p> <p>GCAN Insurance Company</p> <p>Unifund Assurance Company</p>
1	<p><b><u>Saskatchewan Mutual Insurance Company</u></b></p> <p>Saskatchewan Mutual Insurance Company</p>
1	<p><b><u>Sentry Insurance a Mutual Company</u></b></p> <p>Sentry Insurance a Mutual Company</p>
20	<p><b><u>SGI Canada Insurance Services Ltd.</u></b></p> <p>SGI Canada Insurance Services Limited</p> <p>Coachman Insurance Company</p>
1	<p><b><u>Starr Insurance and Reinsurance Limited</u></b></p> <p>Starr Insurance and Reinsurance Limited</p>
275	<p><b><u>TD Insurance Group</u></b></p> <p>TD Home and Auto Insurance Company</p> <p>TD General Insurance Company</p> <p>Security National Insurance Company</p> <p>Primum Insurance Company</p>
2	<p><b><u>Technology Insurance Company</u></b></p> <p>Technology Insurance Company Inc</p>
109	<p><b><u>Travelers Insurance Companies Inc.</u></b></p> <p>The Dominion of Canada General Insurance Company</p>

Facility Association Residual Market  
 Voting Rights Report

***Jurisdiction: all jurisdiction***

*Source: total volume of voluntary automobile direct written premium in 2017*

Votes	Company
1	Chieftain Insurance St. Paul Fire and Marine Insurance Company Travelers Insurance Company of Canada <b><u>United General Insurance Corporation</u></b> United General Insurance Corporation
141	<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
9	<b><u>Zurich Insurance Company Ltd</u></b> Zurich Insurance Company
2714	

Facility Association Residual Market  
Voting Rights Report

**Jurisdiction: Ontario**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
7	<p><b><u>AIG Canada Group</u></b> AIG Insurance Company of Canada</p>
1	<p><b><u>Allianz Global Risk US - Group</u></b> Allianz Global Risks US Insurance Company</p>
126	<p><b><u>Allstate Canada</u></b> Esurance Insurance Company of Canada (EICC) Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada</p>
1	<p><b><u>Arch Insurance Company</u></b> Arch Insurance Canada Ltd.</p>
289	<p><b><u>Aviva Canada Inc Group</u></b> Aviva General Insurance Company Aviva Insurance Company of Canada S&amp;Y Insurance Company Pilot Insurance Company Traders General Insurance Company Scottish &amp; York Insurance Co. Limited Elite Insurance Company</p>
24	<p><b><u>CAA Insurance Company Group</u></b> CAA Insurance Company</p>
1	<p><b><u>Cherokee Insurance Company</u></b> Cherokee Insurance Company</p>
10	<p><b><u>Chubb Group</u></b> Federal Insurance Company ACE INA Insurance Chubb Insurance Company of Canada</p>
3	<p><b><u>CNA Financial Corporation</u></b> Continental Casualty Company</p>
122	<p><b><u>Co-operators Group</u></b> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company</p>

Facility Association Residual Market  
 Voting Rights Report

**Jurisdiction: Ontario**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
9	<u><b>Commonwell Mutual Insurance Group</b></u> The Commonwell Mutual Insurance Group
278	<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
17	<u><b>Echelon General Insurance Company</b></u> Echelon Insurance
139	<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
	<u><b>Farmers Mutual Reinsurance Plan</b></u>
1	01-Algoma Mutual Insurance Company
2	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

Facility Association Residual Market  
 Voting Rights Report

**Jurisdiction: Ontario**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	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
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
30	<b><u>Gore Mutual Insurance Company</u></b>
	Gore Mutual Insurance Company
18	<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.
340	<b><u>Intact Group</u></b>
	Novex Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	belairdirect/The Nordic Insurance Company

Facility Association Residual Market  
Voting Rights Report

**Jurisdiction: Ontario**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
	Intact Insurance Company Belair Insurance Inc. Jevco Insurance Company
1	<u><b>International Insurance Company of Hanover SE</b></u> International Insurance Company of Hanover SE
13	<u><b>La Capitale General Insurance</b></u> Unica Insurance Inc. / Unica Assurances Inc.
2	<u><b>Liberty Mutual Insurance Company</b></u> Liberty Mutual Insurance Company
3	<u><b>Lloyds Underwriters</b></u> Lloyd's Underwriters
1	<u><b>Mitsui Sumitomo Insurance</b></u> Mitsui Sumitomo Insurance Company Limited
52	<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
10	<u><b>Old Republic Insurance Company of Canada</b></u> Old Republic Insurance Company of Canada
4	<u><b>Optimum Insurance Group</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
97	<u><b>RSA Group</b></u> Western Assurance Company Canadian Northern Shield Insurance Company Royal & Sun Alliance Insurance Company of Canada GCAN Insurance Company Unifund Assurance Company



Facility Association Residual Market  
 Voting Rights Report

**Jurisdiction: Ontario**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
1	<u><b>Sentry Insurance a Mutual Company</b></u> Sentry Insurance a Mutual Company
10	<u><b>SGI Canada Insurance Services Ltd.</b></u> SGI Canada Insurance Services Limited Coachman Insurance Company
1	<u><b>Starr Insurance and Reinsurance Limited</b></u> Starr Insurance and Reinsurance Limited
188	<u><b>TD Insurance Group</b></u> TD General Insurance Company Security National Insurance Company Primmum Insurance Company
2	<u><b>Technology Insurance Company</b></u> Technology Insurance Company Inc
93	<u><b>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
67	<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
7	<u><b>Zurich Insurance Company Ltd</b></u> Zurich Insurance Company
2033	

Facility Association Residual Market  
Voting Rights Report

**Jurisdiction: Alberta**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
2	<b><u>AIG Canada Group</u></b> AIG Insurance Company of Canada
26	<b><u>Alberta Motor Association Insurance Company</u></b> Alberta Motor Association Insurance Company
1	<b><u>Allianz Global Risk US - Group</u></b> Allianz Global Risks US Insurance Company
15	<b><u>Allstate Canada</u></b> Esurance Insurance Company of Canada (EICC) Pembroke Insurance Company Allstate Insurance Company of Canada
1	<b><u>Arch Insurance Company</u></b> Arch Insurance Canada Ltd.
47	<b><u>Aviva Canada Inc Group</u></b> Aviva General Insurance Company Aviva Insurance Company of Canada Traders General Insurance Company Elite Insurance Company
3	<b><u>Chubb Group</u></b> Federal Insurance Company ACE INA Insurance Chubb Insurance Company of Canada
2	<b><u>CNA Financial Corporation</u></b> Continental Casualty Company
37	<b><u>Co-operators Group</u></b> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company
35	<b><u>Desjardins General Insurance Group Inc.</u></b> Certas Home and Auto Insurance Company Certas Home and Auto Insurance Company Certas Direct Insurance Company The Personal Insurance Company
1	<b><u>Echelon General Insurance Company</u></b>

Facility Association Residual Market  
Voting Rights Report

**Jurisdiction: Alberta**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
17	Echelon Insurance <u><b>Economical Mutual Group</b></u> Economical Mutual Insurance Company Sonnet Insurance Company The Missisquoi Insurance Company Waterloo Insurance Company
1	<u><b>Everest Insurance Company of CDA</b></u> Everest Insurance Company of Canada
1	<u><b>Fortress Insurance Company</b></u> Fortress Insurance Company
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
108	<u><b>Intact Group</b></u> Novex Insurance Company Intact Insurance Company Intact Insurance Company Intact Insurance Company Belair Insurance Inc.
2	<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
11	<u><b>Northbridge Financial Corporation</b></u> Federated Insurance Company of Canada Zenith Insurance Company Northbridge Personal Insurance Corporation

Facility Association Residual Market  
Voting Rights Report

**Jurisdiction: Alberta**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
	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>Optimum Insurance Group</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
25	<b><u>RSA Group</u></b>
	Canadian Northern Shield Insurance Company
	Royal & Sun Alliance Insurance Company of Canada
	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
10	<b><u>SGI Canada Insurance Services Ltd.</u></b>
	SGI Canada Insurance Services Limited
1	<b><u>Starr Insurance and Reinsurance Limited</u></b>
	Starr Insurance and Reinsurance Limited
64	<b><u>TD Insurance Group</u></b>
	TD Home and Auto Insurance Company
	Security National Insurance Company
	Primmum Insurance Company
10	<b><u>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
58	<b><u>Wawanesa Mutual Insurance Company</u></b>

Facility Association Residual Market  
Voting Rights Report

***Jurisdiction: Alberta***

*Source: total volume of voluntary automobile direct written premium in 2017*

Votes	Company
1	The Wawanesa Mutual Insurance Company <b><u>XL Speciality Insurance Company</u></b>
2	XL Specialty Insurance Company <b><u>Zurich Insurance Company Ltd</u></b> Zurich Insurance Company
506	

Facility Association Residual Market  
 Voting Rights Report

**Jurisdiction: New Brunswick**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
1	<p><b><u>AIG Canada Group</u></b>                      AIG Insurance Company of Canada</p>
6	<p><b><u>Allstate Canada</u></b>                      Pembroke Insurance Company                      Pafco Insurance Company                      Allstate Insurance Company of Canada</p>
1	<p><b><u>Arch Insurance Company</u></b>                      Arch Insurance Canada Ltd.</p>
8	<p><b><u>Aviva Canada Inc Group</u></b>                      Aviva General Insurance Company                      Aviva Insurance Company of Canada                      Traders General Insurance Company                      Elite Insurance Company</p>
1	<p><b><u>CAA Insurance Company Group</u></b>                      CAA Insurance Company</p>
1	<p><b><u>Chubb Group</u></b>                      ACE INA Insurance                      Chubb Insurance Company of Canada</p>
1	<p><b><u>CNA Financial Corporation</u></b>                      Continental Casualty Company</p>
5	<p><b><u>Co-operators Group</u></b>                      Co-operators General Insurance Company                      The Sovereign General Insurance Company                      Cumis General Insurance Company                      Coseco Insurance Company</p>
5	<p><b><u>Desjardins General Insurance Group Inc.</u></b>                      Certas Home and Auto Insurance Company                      Certas Home and Auto Insurance Company                      The Personal Insurance Company</p>
2	<p><b><u>Echelon General Insurance Company</u></b>                      Echelon Insurance                      Insurance Company of Prince Edward Island</p>
5	<p><b><u>Economical Mutual Group</u></b>                      Economical Mutual Insurance Company</p>

Facility Association Residual Market  
 Voting Rights Report

**Jurisdiction: New Brunswick**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
	Sonnet Insurance Company
	The Missisquoi Insurance Company
	Perth Insurance Company
	Waterloo Insurance Company
1	<b><u>Everest Insurance Company of CDA</u></b>
	Everest Insurance Company of Canada
1	<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
1	<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
6	<b><u>Intact Group</u></b>
	Intact Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	Trafalgar Insurance Company of Canada
1	<b><u>Liberty Mutual Insurance Company</u></b>
	Liberty Mutual Insurance Company
1	<b><u>Lloyds Underwriters</u></b>
	Lloyd's Underwriters
1	<b><u>Mitsui Sumitomo Insurance</u></b>
	Mitsui Sumitomo Insurance Company Limited
2	<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

Facility Association Residual Market  
 Voting Rights Report

**Jurisdiction: New Brunswick**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
1	<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
5	<u><b>RSA Group</b></u> Royal & Sun Alliance Insurance Company of Canada Unifund Assurance Company
1	<u><b>Sentry Insurance a Mutual Company</b></u> Sentry Insurance a Mutual Company
7	<u><b>TD Insurance Group</b></u> TD Home and Auto Insurance Company Security National Insurance Company Primmum Insurance Company
2	<u><b>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
1	<u><b>United General Insurance Corporation</b></u> United General Insurance Corporation
8	<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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Facility Association Residual Market  
Voting Rights Report

**Jurisdiction: Nova Scotia**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
1	<p><b><u>AIG Canada Group</u></b> AIG Insurance Company of Canada</p>
1	<p><b><u>Allianz Global Risk US - Group</u></b> Allianz Global Risks US Insurance Company</p>
5	<p><b><u>Allstate Canada</u></b> Pembroke Insurance Company Pafco Insurance Company Allstate Insurance Company of Canada</p>
1	<p><b><u>Arch Insurance Company</u></b> Arch Insurance Canada Ltd.</p>
11	<p><b><u>Aviva Canada Inc Group</u></b> Aviva General Insurance Company Aviva Insurance Company of Canada Traders General Insurance Company Elite Insurance Company</p>
1	<p><b><u>CAA Insurance Company Group</u></b> CAA Insurance Company</p>
1	<p><b><u>Chubb Group</u></b> ACE INA Insurance Chubb Insurance Company of Canada</p>
1	<p><b><u>CNA Financial Corporation</u></b> Continental Casualty Company</p>
5	<p><b><u>Co-operators Group</u></b> Co-operators General Insurance Company The Sovereign General Insurance Company Cumis General Insurance Company Coseco Insurance Company</p>
3	<p><b><u>Desjardins General Insurance Group Inc.</u></b> The Personal Insurance Company</p>
3	<p><b><u>Echelon General Insurance Company</u></b> Echelon Insurance Insurance Company of Prince Edward Island</p>
4	<p><b><u>Economical Mutual Group</u></b> Economical Mutual Insurance Company</p>

Facility Association Residual Market  
 Voting Rights Report

**Jurisdiction: Nova Scotia**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
	Sonnet Insurance Company
	The Missisquoi Insurance Company
	Perth Insurance Company
	Waterloo Insurance Company
1	<b><u>Everest Insurance Company of CDA</u></b>
	Everest Insurance Company of Canada
1	<b><u>Gore Mutual Insurance Company</u></b>
	Gore Mutual Insurance Company
1	<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
12	<b><u>Intact Group</u></b>
	Novex Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	Intact Insurance Company
	Trafalgar Insurance Company of Canada
1	<b><u>Liberty Mutual Insurance Company</u></b>
	Liberty Mutual Insurance Company
1	<b><u>Lloyds Underwriters</u></b>
	Lloyd's Underwriters
1	<b><u>Mitsui Sumitomo Insurance</u></b>
	Mitsui Sumitomo Insurance Company Limited
2	<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
2	<b><u>Portage la Prairie Mutual Ins</u></b>

Facility Association Residual Market  
 Voting Rights Report

**Jurisdiction: Nova Scotia**

Source: total volume of voluntary automobile direct written premium in 2017

Votes	Company
1	Portage la Prairie Mutual Insurance Company (The) <u><b>Protective Insurance Company</b></u>
	Protective Insurance Company
7	<u><b>RSA Group</b></u>
	Royal & Sun Alliance Insurance Company of Canada
	Unifund Assurance Company
1	<u><b>Sentry Insurance a Mutual Company</b></u>
	Sentry Insurance a Mutual Company
11	<u><b>TD Insurance Group</b></u>
	TD Home and Auto Insurance Company
	Security National Insurance Company
	Primmum Insurance Company
3	<u><b>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
7	<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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