

February 26, 2021


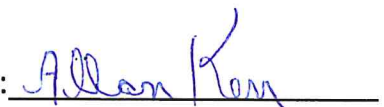
HTM Insurance Company

Re: 2021 Virtual Annual and Special General Meeting

Further to your notice of the coming Annual and Special General Meeting, and your consideration to adopt amendments to the bylaws, I propose the following:

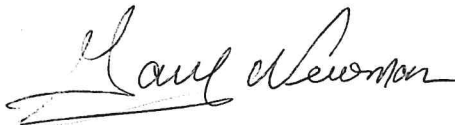
Amend section 24(a) to provide that to be eligible to be elected, a person must be a member of the corporation for a minimum of thirty days prior to being elected; and/or thirty days prior to appointment to the board of the corporation to act in the capacity of a director, or to be allowed to sit in, at or on regular board meetings as an observer at any regular meeting of the board of directors of the corporation; and

To add a new section to provide that notwithstanding section 24(a) of the By-law with his consent in writing, a person must be a policy holder at this period of no less than thirty days prior to appointment to the corporation or being allowed to sit in on a regular board meeting as an observer, without first becoming a member of the corporation duly appointed or elected thirty days prior.

Moved by:  Seconded by: 

Respectfully submitted.

Yours truly,



Gary Newman