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February 9, 2021

PRIVATE & CONFIDENTIAL

Delivered by Email & Regular Mail

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Hamilton Township Mutual Insurance Company
1185 Elgin Street West, Box 201
Cobourg, ON K9A 4K5
Attention: Mr. Alec Harmer

Dear Mr. Harmer:

**Re: Hamilton Township Mutual Insurance Company
Audit Reply
File No.: 73836**

This reply to your e-mail enquiry letter of January 14, 2021, is made in accordance with the Joint Policy Statement referred to in that letter.

We confirm that to the best of our knowledge and based on an examination of our records that as of January 14, 2021 there are no claims or possible claims, which our firm's advice or representation has been sought and which are outstanding.

This letter should not be quoted from or referred to in your financial statements or in dealings with third parties without our prior written consent.

Yours truly,

MADORIN, SNYDER LLP

Per:


Stephen R. Grant
SRG/jk

cc Wilkinson & Company LLP
888 Sidney Street, Belleville, ON K8N 4Z5
Attention: Ms. Victoria Wall