

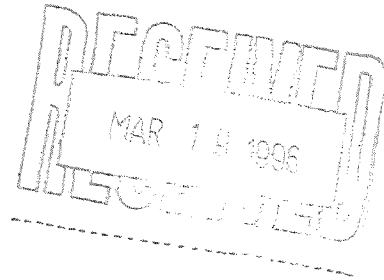


# ONTARIO MUTUAL INSURANCE ASSOCIATION

1305 Bishop Street North, P.O. Box 3187, Cambridge, Ontario N3H 4S6 (519) 622-9220 Fax: (519) 622-9227

March 15, 1996

Theresa A McClenaghan, LL.B.  
Barrister & Solicitor  
7 William Street  
Paris, Ontario N3L 1K7



Dear Ms. McClenaghan:

*re: Presentation April 24, 1996*

Thankyou for agreeing to participate in our Environmental Liability Seminar on Wednesday April 24, 1996. We have scheduled the session to begin at 10:00am. We have allocated two hours for your presentation and hope that you will be able to join us for a light lunch afterwards.

As we discussed on March 14th we hope that you will be able to give us some information on how the Environmental Protection Act can affect us as Insurers. We have some concern over how direct our involvement should be if one of our policyholders is involved in a pollution incident. If you can give us any insight into some of the Risk Management issues that may be involved we would appreciate that.

I will include with this letter a copy of our Farm Insurance Policy. We offer a "Farmers Limited Pollution Liability Coverage" to our farm insureds. You indicated that you would find this document of some interest.

Your session will be followed by Dan Brown of Golder Associates (London). He will be speaking on the clean ups they have been involved in and environmental audits.

You will be speaking to a mixed group of underwriters, sales people, claims adjusters, loss prevention staff and management representing some of our 51 member insurance mutuals from across Ontario. I don't know how many to expect but our training room holds 90 people.

I have included a copy of the document "Grassroots" which will give you some background to the Mutual Insurance industry.

The session is being held in the training rooms of our bishop Street office. We are easy to locate. Coming from Paris follow Highway 24 North. You will turn left onto Bishop Street North (McDonalds is on the corner). We are the third driveway on the right in a single storey white block building. The training rooms and additional parking are in the rear of the building.

Our training room is well equipped with overhead and screen, slide projector, VHS video player and monitors. I have marked my calendar that you will require the overhead projector and screen.

Thankyou again for agreeing to participate in our meeting. If you have any comments or questions about this meeting or our Association, please do not hesitate to give me a call.

Yours very truly,

A handwritten signature in cursive script, appearing to read 'S. Baker'.

Susan Baker, B.E.S.  
Manager of Insurance Services

SB:sb