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February 15, 2022

Financial Services Regulatory Authority of Ontario 25 Sheppard Avenue West, Suite 100 Toronto, ON M2N 6S6

Dear Sir/Madame.

RE: 2021-022 AU0138APP – Consultation on Proposed Guidance for Automobile Insurance Non-Standard Forms, Endorsements and Certificates of Insurance Approval Filing Process

Thank you for the opportunity to comment on this Approach document.

We have no comment for improvement or change.

Thank you for the opportunity to provide comments.

Yours truly,

John L. Taylor BBA, FCIP, FCLA, CHRL President