

2016
AMENDED AND RESTATED
BYLAWS
OF
AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY

ARTICLE I
PURPOSE

The nature of the business of this Corporation and the objects and purposes for which it is organized are as follows:

To transact the kinds of insurance stated in its Certificate of Incorporation, as amended, and to exercise all powers as reserved and stated in said Certificate of Incorporation, as amended.

ARTICLE II
MEMBERSHIP

Eligibility for membership in the Corporation is specified in the Certificate of Incorporation and states as follows: Only individuals who are members of the Oklahoma State Union of the Farmers Education and Cooperative Union of America, Inc. (“State Union”) are eligible to become policyholders and members of the Corporation, except that such requirements of the membership in the State Union shall not apply in the case of policyholders who are public or private corporations, boards or associations.

Each policyholder shall become a member of this Corporation effective the first day a policy is issued to said person by this Corporation and shall continue to remain a member until all policies of insurance issued by this Corporation to said member shall have expired or been cancelled.

When any person ceases to be a policyholder of this Corporation, all rights of membership in the assets of the Corporation to vote and to participate otherwise in its affairs shall immediately terminate.

Each member present at a meeting of the membership shall be entitled to one (1) vote on all matters coming before membership meetings which must be exercised in person.

Insureds who are public or private associations, boards, or corporations shall be entitled to one membership and one vote for each such insured association, board, or corporation. Where two or more individuals, not members of the same family, are named as insureds in any policy of insurance, each named person must pay dues and become a member of the State Union.

ARTICLE III
MEETINGS

Section 1 - Annual Meeting. The Annual Meeting of policyholders shall be held at a time and place fixed by the Board of Directors, which shall coincide so far as possible with the time and place of the Annual Meeting of the State Union. The date of the Annual Meeting will be made known a minimum of ninety (90) calendar days prior to the Annual Meeting. The Notice of the Annual Meeting, including the day, hour, and place, shall be provided to policyholders by distributing said Notice in the "Farm News & Views," or by other means as determined by the Board of Directors not less than fourteen (14) days nor more than one hundred twenty (120) days preceding the meeting.

Section 2 – Special Meetings. A special meeting of the policyholders may be called upon resolution of the Board of Directors or upon petition of at least five thousand (5,000) policyholders filed with the Secretary. Notice of such meeting, including the day, hour, place, and purpose, shall be provided to policyholders by printing said Notice in the "Farm News & Views," or by other means as determined by the Board of Directors not less than seven (7) days nor more than thirty (30) days preceding the meeting.

Section 3 – Quorum. A quorum for any Annual Meeting or special meeting of the policyholders shall consist of all the policyholders present and voting.

Section 4 – Meetings – How Composed.

- a) The policyholder meetings shall be composed of its officers, policyholders, and delegates who must be policyholders, elected by and from County and Local Unions of the State Union, who are in attendance. Each County Union shall be entitled to one delegate, and each Local Union shall be entitled to one delegate for every fifty (50) policyholders or fraction thereof, provided however, that a Local Union must have at least fifteen (15) policyholders to be entitled to a delegate and provided further there shall be no dual representation of policyholders by delegates elected by the County and Local Union. That is to say, policyholders of a Local Union shall be represented by delegates elected by the Local Union and not by the delegate elected by the County Union. Delegates elected by the County Unions shall represent all policyholders within the county, except those in a

designated Local Union which has elected delegates to represent policyholders. Delegates so elected shall be constituted and appointed as the attorneys, agents, and proxies of the policyholders of the designated Local or County Union to vote as proxy for said policyholders at general policyholder meetings, which he/she is elected to attend, and on such other day or days as the meeting may thereafter be held by adjournment or otherwise, for and in behalf of said absentee policyholders on all matters disclosed in the Notice of such meeting and/or properly coming before such meeting, and to consent to or waive notice of meetings according to the number of votes which the delegate may be entitled to cast, as directed by action of the policyholders of the Local or County Union in writing before said meeting and certified in the delegate's credentials. If not so directed, the delegate shall vote as he/she feels to be in the best interest of the policyholders; provided this proxy shall be null and void as to any policyholder who attends such meeting in person. No policyholder may be denied open access to vote, or the right to vote at any annual or special meeting of the policyholders.

- b) In order to be seated in an Annual Meeting or special meeting, each delegate must be properly certified by the Local or County Union. Credential forms to be used will be supplied by the State Union, and must be signed in accordance with the Bylaws and policies of the State Union.
- c) Voting: In voting, the number of votes to be voted, by each delegate representing the policyholders of a Local Union, shall be equal to the total number of policyholders in the designated Local Union (less the number of such members actually attending the meeting) divided by the number of delegates to which the Local Union is entitled as provided in paragraph (a) above, so that the total number of votes cast by delegates and members present from said Local Union shall not exceed the total number of policyholders in the designated Local Union. The number of votes to be voted, by each delegate representing the policyholders of a

County Union, shall be equal to the total number of policyholders in the County Union (less the number of such policyholders who are members of a designated Local Union which has elected delegates to represent policyholders and members actually attending the meeting), so that the total number of votes cast by delegates and members present from said County Union shall not exceed the total number of policyholders in the County Union. When special rules are not adopted, Robert's Rules of Order will apply.

ARTICLE IV

BOARD OF DIRECTORS

Section 1 – Term. The control of this Corporation shall be vested in seven (7) Directors pursuant to the terms of that certain Amended and Restated Bylaws of American Farmers & Ranchers Mutual Insurance Company dated December 30, 2015, until the 2017 Annual Meeting, at which time, the control of this Corporation shall be vested in a Board of seven (7) nine (9) Directors. The seven (7) nine (9) Directors shall be elected for terms of one (1) to three (3) years or until their successors are chosen and qualified as provided in Section 2 below. The Board of Directors shall be divided into three (3) classes. Each class shall consist, as nearly as possible, of one-third of the whole number of the Board of Directors. Except as otherwise provided herein, the term of office of those Directors whose term is expiring as of the 2017 Annual Meeting of the members of the State Union and this Corporation shall be considered Directors in the first class, the term of office of those Directors whose term expires as of the 2018 Annual Meeting of members of the State Union and this Corporation shall be considered Directors in the second class, and the term of office of those Directors whose term expires as of the 2019 Annual Meeting of the members of the State Union and this Corporation shall be considered Directors of the third class. Except as otherwise provided herein, at each Annual Meeting the election of the successors to the class of Directors whose terms have expired in that year shall be elected to hold office for a term of three (3) years.

Notwithstanding anything herein to the contrary, the Board of Directors shall at all times be comprised of a majority of Directors who are independent (an “Independent Director”). For the purposes of this Article IV, ~~the Director~~ an Independent Director shall be a Director who neither he/she nor his/her “Family Member(s)” (defined as a person's spouse, parent, children

and siblings, whether by blood, marriage or adoption, or anyone residing in such person's home) have, other than in the capacity as a member of the Board of Directors of the Corporation or committee of the Board, accepted any consulting, advisory or other compensatory fee from the Corporation, been an affiliated person of the Corporation or subsidiary thereof since the first day of the year in which the "Director" filed for office. An Independent Director shall not be an "insurance producer or agent" (defined as a person required to be licensed under the laws of Oklahoma to sell, solicit, or negotiate insurance) for the Corporation its subsidiaries or affiliates while serving as a Director and shall not have been an "insurance producer or agent" for the Corporation, its subsidiaries or affiliates at any time during the two (2) years prior to the date of his or her election as a Director of the Corporation.

The term "District Director" as used herein shall mean a person who would qualify as an "Independent Director" and who is otherwise qualified to serve on the Board of Directors who resides in one of the four (4) districts defined in the map below. The term "Agent Director" as used herein shall mean a person who has been or currently serves as an "insurance producer or agent" for the Corporation, its subsidiaries of affiliates in one of the four (4) districts defined in the map below. The term "At-Large Director" as used herein shall mean a person who would qualify as an "Independent Director" and who is otherwise qualified to serve on the Board of Directors who may reside anywhere in the State of Oklahoma.

The Board of Directors shall be elected by statewide vote with (a) one independent "District Director" elected from each of the four (4) districts defined in the map below (~~"District Directors"~~), and; (b) ~~three (3) Directors, who are not required to be independent, elected as At-Large Directors. Each district shall have a minimum of one (1) Director. No district may have more than two (2) Directors.~~ one "Agent Director" elected from each of the four (4) districts defined in the map below; and (c) one independent At-Large Director elected from the state at-large. Therefore, each district shall have a minimum of two (2) Directors and one (1) district shall have three (3) Directors.

Only individuals who are independent shall be elected as a District Director. ~~At-Large Directors may be, but are not required to be, independent.~~ Only individuals who are agents or former agents of the Corporation shall be elected as an Agent Director. The At-Large Director must be independent.

The terms of office of the current members of the Board of Directors shall expire according to the current Amended and Restated Bylaws of this Corporation or upon the election of his/her successor according to the terms of this bylaw change (whichever occurs first).

Section 3 – Committees of the Board. The Board shall have the power to create, revoke or modify any committee deemed necessary. The President shall have the power to appoint a Chairperson of any committee or to delegate such appointive powers to any other appropriate Director, unless determined otherwise by the Board. Each committee shall have a minimum of two (2) members. Members who are not Directors may serve at the approval of the Committee Chairperson and President.

All committees shall report to the Board as the Board may require. Should the Board delegate any of its powers to a committee (including an Executive Committee), such committee shall notice meetings in accordance with Section 7 of this Article; shall keep contemporaneous minutes of such committee meetings; and, shall file such minutes with the corporate records and report all actions to the Board. The Board may also adopt rules and regulations pertaining to the conduct of meetings of committees to the extent that such rules and regulations are not inconsistent with the provisions of these Bylaws.

For committees without board delegated powers, Committee's Chairpersons shall provide a minimum twenty-four (24) hour notice to the committee members. If a committee member does not receive notice of a committee meeting, but attends the committee meeting, he/she shall be deemed to have received notice of the committee meeting. Notice of such committee meetings may be given verbally or via electronic transmission.

Section 4 – Removal of Director. A Director may be removed either with or without cause, by the affirmative vote of any eight (8) Directors at any regular or specially called meeting.

Section 5 - Vacancies. Notification of vacancies resulting from resignation, removal or any other cause will be provided to the County and Local Charters via electronic transmission or mail if no form of electronic transmission is available, within ten (10) calendar days of the Secretary becoming aware of such vacancy. The vacancy may, at the discretion of the Board, by a majority vote of a quorum of the Directors at any regularly or specially called meeting of the Board appoint a Director so long as the Composition requirements in Section 1, Section 2 and Section 6 of this Article are met. The appointed Director shall serve the remainder of the unexpired term. However, the policyholders may remove an appointed Director at any Special

Meeting of the policyholders or at the next Annual Meeting of the State Union and this Corporation. The election shall be for the unexpired term of the position unless the position was scheduled for election at the next Annual Meeting of the State Union and this Corporation in which case the term shall be for three (3) years.

Section 6 - Eligibility. Eligibility for a Director of the Corporation is specified in the Certificate of Incorporation and states as follows: No person shall be eligible to serve as a member of the Board of Directors of the Corporation who is not (a) a member of the Oklahoma State Union of the Farmers Educational and Co-operative Union of America, Inc. ("State Union"), and (b) a member of the Board of Directors of the State Union. In the event a person so elected shall cease to be a Director of the State Union, that person shall cease to be a Director of this Corporation. Therefore, should there be any discrepancies between these Bylaws and the bylaws of the State Union, the bylaws of the State Union shall take precedence and control. The Directors shall be elected from the Directors of the State Union by the Policyholders through a vote at the Annual Meeting. A plurality of votes will determine all elections; therefore, the candidate receiving the most votes will be elected. Should the Policyholders choose less than ~~seven (7)~~nine (9) of the State Union Directors, the Corporation may continue to operate with a number less than ~~seven (7)~~nine (9) but not less than ~~seven (7)~~five (5) until the next Annual Meeting where an election by the Policyholders can take place. Once a Director has been elected, to be eligible for reelection he/she must have a current farm mutual director certificate from National Association of Mutual Insurance Companies (NAMIC) or a similar certificate and be current on continuing education opportunities from NAMIC or other similar organization at the time he/she files for reelection.

Section 7 - Meetings. The Board of Directors shall meet at least eight (8) times per year and not less often than once in any two-month period and at such other times as they shall determine. A meeting of the Directors may also be called at any time by the President or a majority of the then existing Board of Directors. Unless waived by attendance or in writing, seven (7) days notice of all meetings (except the meeting immediately following the Annual Meeting) shall be given by mail, telegram, or telephone. A quorum for all Directors' meetings shall be a majority of Directors. Any action which might be taken at a meeting of the Board of Directors may be taken without a meeting if a record or memorandum thereof is made in writing and is signed by all of the members of the Board.

Section 8 – Officers. Eligibility for an Officer of the Corporation is specified in the Certificate of Incorporation and states as follows: No person shall be eligible to serve as an Officer of the Corporation (except Chief Executive Officer) who is not (a) a member of the Oklahoma State Union of the Farmers Educational and Co-operative Union of America, Inc. (“State Union”), and (b) serving in the same office of the State Union. In the event a person so elected or appointed shall cease to be an Officer of the State Union, that person shall cease to be an Officer of this Corporation.

- (a) Officers. The Officers of the Corporation may include a Chief Executive Officer (CEO), a President, a Vice President, a Secretary and a Treasurer. The Treasurer, one or more Assistant Secretaries and one or more Assistant Treasurers may be appointed by the Chief Executive Officer upon the approval of the Board of Directors.
- (b) How Elected. The President, Vice President, and Secretary shall be elected by the policyholders at their Annual Meeting to serve the same term and office of this Corporation as they serve for the State Union. No person shall be eligible to serve and hold such offices who has a conflicting interest in a similar organization as an officer, director, or agent, who would, by reason of other affiliations be in a position to engage in or profit from transactions prohibited by statute, or who is not then lawfully elected to serve in the same office of the State Union.
- (c) Chief Executive Officer (CEO). The CEO shall be appointed by the Board of Directors of the Corporation to serve a term of one (1) year or until his successor is duly appointed. The CEO is not required to be an officer of the State Union. No person shall be eligible to serve and hold the office of CEO who has a conflicting interest in a similar organization as an officer, director, or agent, who would, by reason of other affiliates be in a position to engage in or profit from transactions prohibited by statute. The CEO shall have general and active management, direction, and control of the business and affairs of the Corporation and shall see that all orders and resolutions of the Board of Directors are carried into effect. The CEO will also be responsible for other duties as assigned by the Board of Directors.

- (d) President. The President will be responsible for such duties as assigned by the Board of Directors and will have the power and authority to perform the duties and to exercise the powers of the CEO in the absence or the disability of the CEO. The President shall preside at all meetings of the policyholders and of the Directors. The President shall be an advisor to all standing committees of the Board of Directors.
- (e) Vice President. The Vice President shall have the power and authority to perform the duties and to exercise the powers of the President in the absence or the disability of the President. The Vice President shall have such other duties as are assigned to him from time to time by the Board of Directors.
- (f) Secretary. The Secretary shall attend all sessions of the Board of Directors and all meetings of policyholders and record all votes and the minutes of all proceedings in a book to be kept for that purpose, together with the seal and charter, and he/she alone shall have authority to affix the seal. He/she shall give, or cause to be given, notice of all meetings of the members and/or the Board of Directors; he/she shall attest all deeds and contracts executed by the Corporation and shall have such other duties as may be determined by the Directors.
- (g) Treasurer. The Treasurer shall have general custody of the corporate funds and securities and shall keep, or cause to be kept, full and accurate accounts of receipts and disbursements in books belonging to the Corporation and shall cause to be deposited all monies and other valuable effects in the name and credit of the Corporation. He/she shall render to the Directors at regular meetings of the Board, or whenever they may require it, a proper account and statement showing the financial condition of the Corporation, and shall be bonded in an amount and manner determined by the Board of Directors.
- (h) Assistant Secretaries and Assistant Treasurers. Any Assistant Secretaries and Assistant Treasurers that may be appointed shall perform such duties and under such supervision as may be prescribed by the CEO.
- (i) Vacancy. If vacancies occur in both the offices of President, the Vice President shall succeed to the office of President and serve for the unexpired term. If the Vice President is unable to serve as President or a vacancy occurs

in any other Office,, the Board of Directors shall elect a person or persons from among their number to fill such vacancies, and the persons so elected shall serve for the unexpired term. Any Board Member so elected to fill an officer vacancy for the unexpired term will not be required to resign from the Board of Directors until the next Annual Meeting.

Section 9 - Removal from Office. Any Officer may be removed, either with or without cause, by the affirmative vote of any ~~seven (7)~~nine (9) Directors at any regular or special meeting of the Board. The policyholders shall be notified of the removal and such Officer shall be replaced in accordance with Section 8(i). Any Director may be removed either with or without cause by the affirmative vote of any ~~six (6)~~eight (8) Directors at any regular or special meeting of the Board. The policyholders may override such termination through an Annual Meeting or special meeting of the Membership.

Section 10 – Changing Positions. Officers or Board Members filing for any other position within the Corporation must resign their present position, to be effective the day of the election at the Annual Meeting and notify in writing (limited to letter, fax or email) the Secretary no later than one hundred and twenty (120) calendar days before the opening day of the Annual Meeting. The filing period for the position being vacated will begin no earlier than one hundred and twenty (120) calendar days and end no later than ninety (90) calendar days prior to the opening day of the next Annual Meeting. The election shall be for the unexpired term of the position unless the position was scheduled for election at the next Annual Meeting. Notification of the vacant position will be provided to each County and Local Union via electronic transmission or mail if no form of electronic transmission is available. Such notification must be mailed, sent, or posted within ten (10) days of the Officer or Board notifying the Secretary.

ARTICLE V

PROMOTIONAL FEE

The Corporation shall pay up to one percent (1%) of its annual premium to the State Union to support programs that furthers the purpose and promotes the Corporation, with the exact amount being set at the discretion of the Board of Directors.

ARTICLE VI

CORPORATE SEAL

The Corporate Seal of this Corporation shall consist of the name of the Corporation in a circle with the word “SEAL” within the circle.

ARTICLE VII

EXECUTION OF CONTRACTS

Except as otherwise required by statute, the Certificate of Incorporation, or these Bylaws, any contracts or other instruments may be executed and delivered in the name and on behalf of the Corporation by such Officer(s) (including any assistant officer) of the Corporation as the Board may from time to time direct. Such authority may be general or confined to specific instances as the Board may determine. Unless authorized by the Board or expressly permitted by these Bylaws, an Officer or agent or employee shall not have any power or authority to bind the Corporation by any contract or engagement or to pledge its credit or to render it pecuniarily liable for any purpose or to any amount.

ARTICLE VIII

INDEMNIFICATION

(a) The Corporation shall have power to indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative (other than an action by or in the right of the Corporation) by reason of the fact that he/she is or was a Director and Officer of the Corporation, or is or was serving at the request of the Corporation as a director and officer of another corporation or other enterprise, against expenses (including attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by him/her in connection with such action, suit or proceeding if he/she acted in good faith and in a manner he/she reasonably believed to be in or not opposed to the best interest of the Corporation, and with respect to any criminal action or proceeding, had no reasonable cause to believe his/her conduct was unlawful. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he/she reasonably believed to be in or not opposed to the best interest of the Corporation, and, with respect to any criminal action or proceeding, had reasonable cause to believe that his/her conduct was unlawful.

(b) The Corporation shall have power to indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action or suit by, or in the right of, the Corporation to procure a judgment in its favor by reason of the fact that he/she is or was a Director or Officer of the Corporation, or is or was serving at the request of the Corporation as a director or officer of another corporation, or other enterprise against expenses

(including attorneys' fees) actually and reasonably incurred by him/her in connection with the defense or settlement of such action or suit if he/she acted in good faith and in a manner he/she reasonably believed to be in or not opposed to the best interest of the Corporation and except that no indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of his/her duty to the Corporation unless and only to the extent that the District Court or the court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses which the District Court or such other court shall deem proper.

(c) Expenses incurred in defending a civil or criminal action, suit or proceeding may be paid by the Corporation in advance of the final disposition of such action, suit or proceeding as authorized by the Board of Directors in the specific case upon receipt of an undertaking by or on behalf of the Director or Officer to repay such amount unless it shall ultimately be determined that he/she is entitled to be indemnified by the Corporation as authorized in this section.

(d) The Corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a Director or Officer of the Corporation, or is or was serving at the request of the Corporation as a director or officer of another corporation or other enterprise against any liability asserted against him/her and incurred by him/her in any such capacity, or arising out of his/her status as such, whether or not the Corporation would have the power to indemnify him/her against such liability under the provisions of this section.

(e) Determination of the right to such indemnification and the amount thereof may be made pursuant to procedure set forth from time to time in these Bylaws or by any of the following procedures: (a) order of the court or administrative body or agency having jurisdiction of the action, suit or proceeding; (b) resolution adopted by a majority of a quorum of the Board of Directors of the Corporation without counting in such majority or quorum any Directors who have incurred expenses in connection with such action, suit or proceeding; (c) if there is no quorum of Directors who have not incurred expenses in connection with such action, suit or proceeding, then by resolution adopted by a majority of a committee of members or Directors who have not incurred such expenses, appointed by the Board of Directors; (d) resolution adopted by a majority of a quorum of the members entitled to vote at any meeting. Any such

determination that a payment by way of indemnity should be made shall be binding upon the Corporation.

ARTICLE IX

AMENDMENT S AND CONSTRUCTION

Amendments to these Bylaws may be proposed by resolution of the Board of Directors or upon petition signed by at least five thousand (5,000) policyholders and filed with the Secretary not less than ninety (90) days preceding any special or annual meeting. Which proposals are to be published or included in a notice at least (30) days prior to the meeting. Proposed amendments may be adopted, and these Bylaws amended by a two-thirds (2/3) favorable vote of the policyholders voting at a regular or special meeting of the member's subject to said notice requirements.

These Bylaws may be amended, altered, changed or repealed by the affirmative vote of a two-thirds (2/3) favorable vote of the policyholders voting at Annual Meeting or special meeting of the policyholders if notice of the proposed amendment, alteration, change or repeal was given at least ten (10) calendar days prior to the meeting at which the amendment is acted upon. In addition, for the purpose of clarity or consistency such proposed alteration, amendment or revision may be further amended at the meeting upon the affirmative vote of two-thirds (2/3) majority of a quorum of the policyholders.

Should there be any conflict between the provisions of these Bylaws and any prior bylaws, the provision of these Bylaws shall govern. Should there be any conflict between the provisions of these Bylaws and any internal policies and procedures, the provisions of these Bylaws shall govern. However, internal policies and procedures approved by the Board may allow for additional or more stringent requirements to be placed on the Directors, Officers, Memberships and/or committee members.

Should any of the provisions or portions of these Bylaws be held unenforceable or invalid for any reason, the remaining provisions and portions of these Bylaws shall be unaffected by such holding. All references in these Bylaws to a section or sections of the Internal Revenue Code shall be to such sections of the Internal Revenue Code of 1986 as amended from time to time, or to corresponding provisions of any future federal tax code.

Should there be any conflict between the provisions of these Bylaws and the Certificate of Incorporation, the Certificate of Incorporation shall govern.

Should there be any conflict between these Bylaws and Bylaws of the State Union which would affect the operations of the Board, Officers, and/or Corporation, the Bylaws of the State Union shall govern.

ARTICLE X
FISCAL YEAR

The fiscal year of the Corporation shall begin on January 1st and end on December 31st of each calendar year.

ARTICLE XI
APPROVAL

These Bylaws, as amended and restated herein, are the true and complete Bylaws of the Corporation, as amended by the policyholders of the Corporation through.

Dated this ____ day of _____, 2016.

AMERICAN FARMERS & RANCHERS
MUTUAL INSURANCE COMPANY, an
Oklahoma mutual insurance corporation

By: _____
Terry Detrick, President

ATTEST:

AMERICAN FARMERS &
RANCHERS MUTUAL INSURANCE
COMPANY, an Oklahoma mutual
insurance corporation

By: _____
Paul Jackson, Secretary