



January 28, 2025

[submitted via FSRA website]

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

**Identifier: No. PC0055APP: Proposed Guidance: Own Risk and Solvency
Assessment (ORSA) for Ontario-incorporated Insurance Companies and Reciprocal
Insurance Exchanges**

CURIE has reviewed the comment letter from CAIR (Canadian Association of Insurance Reciprocal) regarding the newly proposed insurance Guidance: Own Risk and Solvency Assessment (ORSA) for Ontario-incorporated Insurance Companies and Reciprocal Insurance Exchanges, and we support their comments provided in this letter.

Sincerely,

A handwritten signature in black ink, appearing to read "P. Lundy", is positioned above the printed name of the signatory.

**Patrick D. Lundy
CEO & Attorney-In-Fact**