



OSBIE

ONTARIO SCHOOL BOARDS'
INSURANCE EXCHANGE

January 28, 2025

[submitted via FRSA website]

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

**RE: Identifier: NO. PC0055APP: Proposed Guidance: Own Risk and Solvency Assessment (ORSA)
for Ontario-incorporated Insurance Companies and Reciprocal Insurance Exchanges (the
“Proposed Framework”)**

OSBIE has reviewed the comment letter from CAIR (Canadian Association of Insurance Reciprocal) regarding the newly proposed insurance Guidelines: Own Risk and Solvency Assessment (ORSA), and we support their comments provided in the letter.

Sincerely,

Jeff Pratt,
CEO & Attorney-in-Fact

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