



ANNUAL MEETING 2018

QUESTIONS AND ANSWERS



I have questions about the annual meeting. Who do I contact?

Mutual policyholders with questions regarding the management proxy circular or proxy form, or who need assistance with voting, should contact Computershare Investor Services Inc. by email (service@computershare.com) or telephone (1-800-564-6253).

I am a mutual policyholder and plan to attend the annual meeting. Do I need to RSVP?

No, but you (or your appointed proxyholder) will need to register prior to the beginning of the meeting. Registration begins at 9:30 a.m. and the meeting will start at 10:30 a.m. A piece of government issued photo identification will be required to register.

If I attend the annual meeting, can I take photographs or record it?

No. Photography and video or audio recording the meeting will not be permitted (other than by pre-authorized media and Economical communication staff).

Will there be a webcast of the annual meeting?

No, the meeting is an in-person, private event.

I need an additional copy of the material that was mailed to me. How do I get one sent?

The annual report and management proxy circular are available on our website (economical.com). Additional physical copies of the annual report or the management proxy circular can be requested by mutual policyholders via email (AGM.Materials@economical.com) or phone (1-519-570-8500, ext. 42319).

If a mutual policyholder requires a duplicate copy of their proxy form, they should contact Computershare Investor Services Inc. by email (service@computershare.com) or telephone (1-800-564-6253).

I have questions about my mutual policy. Who do I contact?

Please submit mutual policy underwriting change requests or questions related to specific mutual policyholder scenarios through your broker or to Economical directly (mpunderwriting@economical.com).

I have accessibility concerns. Is the annual meeting accessible?

The venue for the annual meeting — the Ballroom of the Bingemans Conference Centre— is fully accessible. There is designated accessible parking in front of the building. We are also providing closed captioning for people with hearing difficulties. Economical greeters, dressed in Economical shirts, will be on hand to provide assistance.

If you have further queries about accessibility at the meeting venue, please contact us via email (AGM.Materials@economical.com) or phone (1-519-570-8500, ext. 42319).

I need the annual meeting documents to be in an accessible format. Who should I contact?

Economical is committed to preventing and removing barriers for persons with disabilities and to meet or exceed the requirements laid out in the Accessibility for Ontarians with Disabilities Act, 2005 ("AODA"). The annual meeting



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documents available on our website are AODA compliant for anyone using adaptive technology, such as a screen reader.

If you have any concerns regarding the accessibility of the annual report or any other Economical document, please contact us:

Telephone:

1-800-265-9996

TTY (Bell Relay Service):

1-800-268-9242 (English)

1-800-361-6476 (French)

Email:

accessibility@economical.com