



January 30, 2020

TO: All Agents, County and Local Presidents & Secretaries
FROM: Mason Mungle, Chairman, AFRMIC
Scott Blubaugh President, OFU
RE: 2020 Proposed Bylaws and Articles

Educational sessions for proposed Bylaws and Articles changes for both AFRMIC and OFU were held over the last two weeks at five geographical locations across the state. Constructive feedback was received at each location. Much like prior educational sessions of bylaws, these one-on-one opportunities to visit with policyholders and membership have been invaluable.

The next day following the last educational session the Corporate Governance Committee met and reviewed all the input that was received and changes to the original proposals were drafted by counsel and submitted to each corporation's board of directors. The respective boards considered the adjusted proposals and completed board action for consideration by convention delegates.

Substantive changes incorporated after educational sessions, which are primarily located in the AFRMIC Bylaws, include:

- Removing requirement that Local Mutuals and membership thereto be determined by geographical location
- Requiring cost-sharing between the Local Mutual and Local Union for meetings
- Allowing County Mutual Chairperson to appoint delegates from any Local in the County
- Requiring County Mutual Chairperson be a Policyholder
- Clarifying the County Mutual Chairperson may also appoint alternate delegates
- Expanding eligibility to be a delegate to named insureds, 16-21 year old rated drivers, and 16-21 year old resident relatives of the household

The updated versions that incorporate feedback received can be found at the AFRMIC website under Members Services at www.iafr.com. You can find the complete detailed OFU Cooperative changes under Member Resources, 2020 State Convention at www.afrcoop.org. **Please share this information with your delegates.**

On another matter, we wish to inform you that in the Northeast Agent Director election that candidate Keith Swan has withdrawn his candidacy.