

AMENDED AND RESTATED CHARTER

OF

THE REAMSTOWN MUTUAL INSURANCE COMPANY

In accordance with the laws of the Commonwealth of Pennsylvania, the Charter of The Reamstown Mutual Insurance Company is hereby amended in its entirety and restated as set forth below. The date of the original Act of Incorporation passed by the General Assembly of the Commonwealth was May 1, 1876. This Amended and Restated Charter was duly adopted in accordance with 15 Pa. C.S.A. §1914 of the Pennsylvania Business Corporation Law and was adopted at a Special Meeting of the Members of The Reamstown Mutual Insurance Company on **November 15, 2018**. This Amended and Restated Charter was approved by the Insurance Department in accordance with 15 P.S. §21204(a).

FIRST: The name by which the corporation shall be known is “The Reamstown Mutual Insurance Company” (the “Company”).

SECOND: The classes of insurance for which the Company is constituted are those stated in Section 202, Sub-division (b), Paragraphs (1) and (2) as amended; and also to make insurances of any and all of the classes which may be made by casualty insurance companies under the provisions of Section 202, Sub-division (c), Paragraphs (3), (4), (6), (9), and (10) of the Insurance Company Law of May 17, 1921, P.L. 682, as amended viz:

(b) For making insurances –

(1) on dwelling houses, stores, and all kinds of buildings, and household furniture and other property,-- against loss or damage, including loss of use or occupancy, by fire, smoke, smudge, lightning, and explosion, whether fire ensue or not, and by tornadoes, cyclones, windstorms, earthquakes, hail, frost, sleet, snow, or flood; against loss or damage by water to any goods or premises, arising from the breakage or leakage of sprinklers, pumps, or other apparatus erected for extinguishing fires, and of water pipes; against accidental injury to such sprinklers, pumps, or other apparatus; against loss or damage caused by the caving in of the surface of the earth above coal mines; against perils to property arising from the ownership or maintenance or from the use of aircraft, automobiles, or other motor vehicles; against loss or damage caused by bombardment, invasion, insurrection, riot, civil war, or commotion, and military or usurped power; and against damage to property as specified in this paragraph by any or

all risks not herein specifically designated; and to effect reinsurance of any risk provided for in this clause.

(2) upon vessels, boats, cargoes, goods, personal property, merchandise, freight and other property, against loss or damage by all or any of the risks of lake, river, canal, and inland navigation and transportation, including all personal property floater risks; upon automobiles, airplanes, seaplanes, dirigibles, or other aircraft, whether stationary or in operation or in transit, against loss or damage by fire, explosion, transportation, collision, or by burglary, larceny, or theft; not including, in any case, insurances against loss by reason of bodily injury to the person; and to effect reinsurance of any risk provided for in this clause.

(c) For making insurance for the following purposes –

(3) to insure against loss of, and damage to, glass, including lettering and ornamentation thereon, and the frame in which the glass is set, resulting from breakage of the insured glass.

(4) to insure any one against loss or damage resulting from accident to, or injury, fatal or non-fatal, suffered by any person for which the person insured is liable; to insure against medical, hospital, surgical and funeral expenses incurred by or on behalf of the persons accidentally injured, including the person insured; to insure against loss or damage to property caused by horses, or by any vehicle drawn by animal power, for which loss or damage the person insured is liable; and to insure against loss or damage to property, for which loss or damage the person insured is liable, but not including any kind of property damage insurance specified in other paragraphs of this section. Nothing in this paragraph shall apply to any kind of insurance against loss or damage resulting from the ownership, maintenance or use of a motor vehicle. Further, nothing contained in this paragraph shall apply to any kind of workmen's compensation insurance against loss or damage resulting from accident to, or injury, fatal or non-fatal, suffered by an employee for which the person insured is liable or against medical, hospital, surgical and funeral expenses incurred by or on behalf of the employee accidentally injured as provided for in clause (14), subdivision (c) of Section 202.

(6) to insure against loss or damage by burglary, larceny, theft, robbery, forgery, fraud, vandalism or malicious mischief (or any one or more of such hazards), and to insure against any and all kinds of loss or destruction of, or damage to, moneys, securities, currencies, scrip, coins, bullion, bonds, notes, drafts, acceptance drafts, bills of exchange, and other valuable papers or documents, except while in the custody or possession of, and being transported by, a carrier for hire or in the mail, and against loss or damage to automobiles and aircraft by burglary, larceny or theft, vandalism or malicious mischief, confiscation or wrongful conversion, disposal or concealment, whether held under conditional sale contract or subject to chattel mortgages, or otherwise, or any one or more of such hazards.

(9) to insure against loss or damage to elevators or other property except loss or damage by fire, caused by the maintenance, operation, or use of elevators and machinery; loss or legal liability for damage to property resulting from such operation, maintenance, or use of elevators.

(10) to insure horses, cattle, and other live stock.

THIRD:

The address of the Company's registered office in the Commonwealth of Pennsylvania is 20 S. Reamstown Road, Reamstown, PA 17567.

FOURTH:

The Company is incorporated under and is existing by virtue of the Act of the General Assembly of the Commonwealth of Pennsylvania entitled "A supplement to an act entitled 'An act to establish an Insurance Department,' approved the first day of April, one thousand eight hundred and seventy-three, providing for the incorporation and regulation of insurance companies, and relating to insurance agents and brokers, and to foreign insurance companies," approved the first day of May, A.D. 1876, as shown by its Articles of Agreement approved the 10th day of April, 1895, and recorded in the Secretary of the Commonwealth Charter Book No. 16, Page 173 and recorded in the office for Recorder of Deeds in and for Lancaster County, Pennsylvania on the 12th day of April, 1895, Charter Book I, Page 613; and as amended and approved on the 23rd day of April, 1946 and recorded in the Secretary of the Commonwealth as enrolled on CBC roll 46-7 Film 781 to 788 inclusive and recorded in the office of the Recorder of Deeds in and for Lancaster County, Pennsylvania, on the 27th day of May, 1946 Charter Book No. 7 Page 422; and as amended and approved on the 14th day of January, 1963 and recorded in the

Secretary of the Commonwealth as enrolled on CBC roll 3-1-63.01 film 810 and recorded in the office of the Recorder of Deeds in and for Lancaster County, Pennsylvania on the 23rd day of January, 1963 in Record Book #1, Volume 52, Page 963; as amended on the 26th day of April, 1978 and recorded in the office of the Secretary of the Commonwealth on Roll 3-1-78:18 films 1206 to 1216 inclusive and recorded in the Office for Recording of Deeds in and for Lancaster County in Recorder Book No. A, Volume 74, Page 418 to 429 inclusive, on the 24th day of May, 1978.

FIFTH: The plan or principle on which the business is to be conducted is the mutual plan or principle.

SIXTH: The general objects of the Company are to make insurances on the mutual principle against loss as provided in Sub-division (b), Paragraphs (1), (2); Sub-division (c), Paragraphs (4) and (6), Section 202, of the above recited Act.

SEVENTH: The duration of the Company is perpetual.

EIGHTH: The powers which the Company has and may exercise are: To have succession as hereinbefore provided; to adopt and have a common seal; and the same to alter at pleasure; to sue and be sued; and, in general, to exercise the powers of a corporate body, and make such contracts as may be necessary to carry out the objects of insurances on the plan provided for in this Charter; to purchase or lease such real estate as may be necessary for a place of business, and for the security of investments; and to adopt such by-laws as may from time to time be deemed necessary.

NINTH: The Board of Directors shall be such as may, from time to time, be fixed by the Bylaws but in no event shall be less than seven (7) directors nor more than fifteen (15) directors.

TENTH: The Company shall indemnify every director and officer, and may indemnify any employee or agent, to the fullest extent permitted by the Pennsylvania Business Corporation Law of 1988, as amended, and any other present or future provision of Pennsylvania law. The Company shall pay and advance expenses to directors and officers for matters covered by indemnification to the fullest extent permitted by such law. Such indemnification shall not be deemed exclusive of any other rights to which those indemnified may be entitled under any By-Laws, Agreement, vote of Members or otherwise.

ELEVENTH: The power to alter, amend or repeal the Company's By-Laws shall be vested in the Board of Directors.

TWELFTH: The Effective Date of this Amended and Restated Charter shall be November 15, 2018.

THIRTEENTH: The Members of the Company shall not have cumulative voting rights.