

**Cornish Mutual Assurance**  
**Annual General Meeting for Year Ending 30 September 2021**  
**5:00 PM 31 March 2022**  
**CMA House AND Via Teams**

In opening remarks, Ms Schwarz informed participants that the meeting was being recorded, asked that microphones remain on mute, encouraged Members to pose any questions on the chat bar and, reminded those attending that if they had voted by proxy they were not to vote again in the meeting.

Ms. Schwarz as Company Secretary officially opened the meeting at 17:00 by reading the Notice.

**Cornish Mutual Assurance**  
**Annual General Meeting 2022**

Mr. Oatey in his capacity as Chair of the Board welcomed Members to the 119<sup>th</sup> Annual General Meeting on 31 March, 2022.

No apologies were received, and a total of 16 people attended either in person (8) or virtually (8), including all Directors. The meeting followed the published agenda:

**Item 1:** To approve the Minutes of the Annual General Meeting held on 25 March 2021 at 5.00pm via Zoom

This was passed with no opposition or abstention by 7 votes from those in the meeting and eligible to vote.

Proxy votes on this motion were:

For <sup>1</sup>	829
Against	0
Abstain	7

**Item 2:** To receive the Statement of Accounts for the year ended 30 September 2021 and the Report of the Directors and Auditors thereon.

This was passed with no opposition or abstention by 6 votes from those in the meeting and eligible to vote.

Proxy votes on this motion were:

For	831
Against	1
Abstain	4

**Item 3:** To confirm the Directors' Remuneration

This was passed with no opposition or abstention by 6 votes from those in the meeting and eligible to vote.

Proxy votes on this motion were:

For	802
Against	23

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<sup>1</sup> All votes FOR include discretionary votes

Abstain	11
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**Item 4:** To re-elect Director positions:

a) Richard Lane

This was passed with no opposition or abstention by 6 votes from those in the meeting and eligible to vote.

Proxy votes on this motion were:

For	815
Against	12
Abstain	9

b) Charles Pears

This was passed with no opposition or abstention by 6 votes from those in the meeting and eligible to vote.

Proxy votes on this motion were:

For	815
Against	12
Abstain	9

c) Sue Turner

This was passed with no opposition or abstention by 5 votes from those in the meeting and eligible to vote.

Proxy votes on this motion were:

For	814
Against	12
Abstain	10

**Item 7:** To appoint BDO and to authorise the Directors to fix the Auditors' Remuneration.

This was passed with no opposition or abstention by 6 votes from those in the meeting and eligible to vote.

Proxy votes on this motion were:

For	818
Against	7
Abstain	11

Mr Oatey informed the meeting that Mr Cawse was stepping down from the Board and thanked Mr Cawse for his time with the business, his wise council and for "being there" when Cornish Mutual needed him.

Mr Cawse thanked Mr Oatey for his kind words and informed the Membership that Cornish Mutual was in good hands with its current management.

Mr Oatey went on to thank all Cornish Mutual employees for their hard work, saying they had gone above and beyond expectations to provide service to Members and this effort was much appreciated by the Board.

He also thanked Members, without whom we would have no business, for their continued support. He asked Members to share their experiences of the Company, both positive and negative, which will help us improve our services.

There being no questions and no further business, the meeting closed at 17:25.

UNRATIFIED