

**Exhibit A**

**ARTICLES OF INCORPORATION  
OF  
FORWARD MUTUAL INSURANCE COMPANY**

See attached.

**Forward Mutual Insurance Company**  
**RESTATED ARTICLES OF INCORPORATION**

**ARTICLE I**

**Name and Location of Principal Office**

The name of this corporation is Forward Mutual Insurance Company (the "Corporation"), and its principal office for the transaction of business is located in the Town of Ixonia, County of Jefferson, State of Wisconsin.

**ARTICLE II**

**Registered Agent**

The Corporation's registered agent is Sarah Mueller, located at W1202 Glenview Avenue, Ixonia, WI 53036-9746.

**ARTICLE III**

**Purposes**

The Corporation is a mutual insurance company without capital stock organized under Chapter 611 of the Wisconsin Statutes for the purpose of insuring its members against any of the hazards as may be authorized or permitted for companies of its class under the laws of the State of Wisconsin and for any other purpose permitted under the Wisconsin Insurance Code.

**ARTICLE IV**

**Board of Directors**

**Section 4.1. General Powers.** All corporate powers shall be exercised by or under authority of, and the business and affairs of this Corporation shall be controlled by, the Board of Directors.

**Section 4.2. Numbers, Qualifications and Term of Office.** The number, qualifications and the term of office (including staggered terms) of directors shall be established in accordance with the Corporation's by-laws.

**ARTICLE V**

**Membership**

Each person who is a named insured on one or more policies shall be a member of the corporation and each member shall have one vote, regardless of the number of policies on which such person is a named insured.

**ARTICLE VI**

**Amendments**

These articles may be amended by the Members at any annual or duly called and noticed special meeting by a resolution adopted by two-thirds of the votes cast on the question.