



KINGSWAY GENERAL INSURANCE COMPANY
THE SPECIALTY INSURER

November 30, 2007

Alberta Personal Lines Automobile Policy Term Changes

To All Alberta Brokers:

Kingsway General Insurance announces the following policy term changes to our Private Passenger Automobile product effective January 1, 2008 New Business and Renewals.

1. **Three month policy term will no longer be available.** All existing three month policies will be automatically renewed on a twelve month basis; written notice will be sent to all policy holders.
2. **Six month policy term will no longer be available on New Business.** All existing six month policies will continue to be renewed on a six month basis until termination.

In April 2007, Kingsway re-introduced the payment plan for twelve month policies with the following requirements:

- Applications must be submitted with a signed Payment Authorization Form, void cheque and a down payment equivalent to 2 months payment. Down payment can be made by cheque or credit card.
- Ten remaining monthly payments will be automatically withdrawn from the insured's bank account on the same day of the month as the policy effective date (Please note that remaining monthly withdrawals cannot be taken from credit card).
- A 6% service fee will be applied.

For additional information regarding Kingsway and the products we offer, please visit our website at www.kingsway-general.com. While visiting our website, log into our Broker Center to obtain a copy of our Underwriting Manuals, bulletins and business forms, including our payment authorization form where applicable. If you are not already set up with a user name and password to access the Broker Centre, please contact our Marketing Department at kgmarketing@kingsway-general.com

To discuss market opportunities, programs or new products, please contact Ric Cope, Alberta Branch Manager at rcope@kingsway-general.com.

Kingsway thanks you for your support. Our commitment is to continuously provide comprehensive products, competitive pricing and excellent claims service through the Independent Broker Network distribution system.

Sincerely

Grace Kemp CIP, ACS
National Marketing Manager

Our operating principals.....Fair, Accurate, Courteous, Timely

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