



KINGSWAY GENERAL INSURANCE COMPANY

THE SPECIALTY INSURER

May 16, 2007

No Contract - No Volume Commitments **Commercial Automobile Manual Revisions**

To All Alberta Brokers

Please note the following high level changes in rules/rates effective **April 15, 2007 New Business and June 1, 2007 renewals**. For full rules and definitions, please refer to the appropriate Underwriting Manual.

Applicable to both Standard and Non-Standard Automobile

- Driving record definition - only prior experience **in the class requested** will be considered when determining the driving record on a commercial vehicle type. In order to qualify for standard rates, the applicant and/or driver must have three (3) years verifiable experience in the class requested.
- Class 35 - definition has been expanded to include that the artisan type vehicle cannot be used for personal use and may not be the only vehicle in the household
- Physical damage for older vehicles - will not be granted for light (under 4500 kg) commercial vehicles ten years or age or older
- Conviction types for Minor, Major and Serious have been updated and expanded
- Suspensions - credit will be given for the total number of years of verifiable commercial experience in the class being applied for minus the total number of months that the license has been suspended
- Broker's binding authority - 72 hour maximum

Applicable to Non-Standard Commercial Automobile only:

- Definition of non-standard risks amended to include:
 - Ineligible vehicle types: personal use vehicles; ATVs, Snowmobiles, RVs
 - Risks where the applicant and/or any listed operator cannot provide three (3) years verifiable experience in the class being requested (35/36) will be considered "non-standard"

Applicable to Standard Commercial Automobile only:

- Physical damage for older vehicles will not be granted for:
 - Light vehicles (under 4500 kg) ten years of age or older
 - Heavy vehicles (over 4500 kg) fifteen years of age or older
- Classes offered have been **expanded** to include, on an offer & accept basis:
 - Armoured cars
 - Caterers/Canteens
 - Chip Hauling
 - Fuel dealers
 - Logging
 - Livestock
 - Gravel, stone, sand, earth
 - USA exposure
 - Waste haulers (non-hazardous)
 - Ice Cream Vendors
 - Mail Trucks
 - Newspaper Delivery
 - Parcel Delivery
 - Scrap
 - Tow Trucks
 - And much more - please refer to the Class table for all available classes



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We encourage you to think of Kingsway in fulfilling your commercial automobile needs. We afford binding coverage for the single rated commercial operators outside of the classes indicated as "RC". Kingsway continues to offer and expand coverage for niche classes.

We invite you to forward fleet submissions, for all classes. Kingsway General can assist you in placing any other coverage that may attach to your commercial automobile risk - i.e garage and commercial property exposures. We encourage you to submit these risks to us for quotation. Both fleet and garage/commercial property business is available on an open market offer and accept distribution basis.

To obtain a copy of the updated manuals and rate pages, visit our website at www.kingsway-general.com, The manuals are located in the Broker Center under the Manual Section. If you are not already set up with a user name and password to access the Broke Centre, please contact our Marketing Department at kgmarketing@kingsway-general.com to obtain your brokerage user name and password.

Please find below a list of current Kingsway General contacts:

Manager, Alberta Branch:	Ric Cope Ext. 2213
Supervisor, Commercial Automobile:	Shellie Keller Ext. 2211
Business Development Representative:	Neil Thomas Ext. 2208
Manager, Commercial Property:	Jack Laforce Ext. 2209
Fleet Supervisor (Ontario):	Janet Harvie 1-800-265-5458 Ext. 2136

Thank you for your continued support.

Sincerely,

Grace Kemp CIP, ACS
National Marketing Manager