



KINGSWAY GENERAL INSURANCE COMPANY
THE SPECIALTY INSURER

December 10, 2007

Commission Change for Kingsway's Owner Operator Product

To All Brokers:

Effective January 1, 2008 New Business and Renewals, Kingsway General Insurance Company is pleased to announce the increase of our commission rate to 12.5% for all Owner Operator Risks, including stand alone and package policies.

Kingsway offers a wide variety of Standard and Non Standard Commercial Automobiles Products including Special Risks.

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 Chris Smyth, Business Development Manager at csmyth@kingsway-general.com.

Kingsway thanks you for your support. Our commitment is to continuously provide comprehensive products, competitive pricing and excellent claims service exclusively through the broker distribution channel.

Sincerely,

Grace Kemp CIP, ACS
National Marketing Manager

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