

September 28, 2011

To Our Brokers

Federation Insurance Company – Commercial Lines

Rate Decrease - Commercial Automobile

We are pleased to announce that Federation has received approval to reduce their Commercial Automobile rates. Please find enclosed a set of replacement pages for each Federation manual in your office. We ask that you contact us should additional sets be required.

Effective Dates: New Business – **Oct.1, 2011**; Renewals – **Dec.1, 2011**

Overall Average Impact: **8.9% Decrease**

The impact will vary by policy profile and Territory, with most renewals seeing rate reductions.

Highlights:

- **Rate decreases for Liability** (-17.6% overall impact).
- **Rate decreases for DCPD** (-15.7% overall impact).
- We are now able to consider additional classes, such as Asphalt, Cement mixers, and Livestock haulers.
- The manual has been redesigned to provide you with additional information and allow easier navigation.

Find our Manual On-line

Note that our Manual will soon be available on our website www.angusmillerltd.com. Once on our homepage, follow the easy links and note that the access password for the Manual pdf file is: **angusm**.

60/60 endorsement program

We are pleased to offer our immediate endorsement service by phone or e-mail for light commercial classes. Please contact Lori Hodgson with your next policy change.

Our Commercial Automobile appetite continues to grow stronger, and we welcome your next submission, including Fleets, Heavy commercial and Interurban classes.

Thanks for your support, and please contact Bev Poirier or Grant MacLeod with any questions about our Commercial Automobile offering.

ANGUS-MILLER LTD.



David Harris, BBA, CIP
Manager, Underwriting

Encl.