

February 9, 2011

To Our Brokers

Federation Insurance Company - Personal Lines

Rate Decrease - Private Passenger Automobile

As advised in our January 18 fax, we are excited to announce that Federation has reduced their Private Passenger Automobile rates! Please find enclosed replacement pages for each manual in your offices.

Overall Average Impact: 10.6% Decrease

Effective Dates: New Business – **January 15, 2011**
Renewals – **March 1, 2011**

- Impact is the same among all Territories.
- 15-19 years licensed client: **16% reduction.**
- 20-34 years licensed client: **13.5% reduction.**
- A **5% Unison* discount** will now apply to Snow Vehicles, ATVs and Motorcycles. (*Applies if we also insure the client's Property account.)
- Experienced driver discount deleted as it is now built into the base rates.

These new rates will allow us once again to be among the more competitive auto rate options in the marketplace! Our combined Personal Lines premiums are also very attractive. Please consider **combining** your client's **Automobile and Property accounts** with Federation this year!

- ✓ Our Private Passenger Automobile rates and rules are now available on the Angus-Miller website. www.angusmillerltd.com (See *FORMS, Rating Manuals, Federation Private Passenger Automobile.*) The password is **angusm**. This is a PDF file that is 'searchable', making it easy to navigate!

We welcome your new submissions in 2011!

Thank you very much for your support. Please contact our Underwriters with any questions.

ANGUS-MILLER LTD.



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