

April 29, 2008

To Our Brokers

Personal Lines Property - Federation

NEW! Superior Homeowner Discount



We are very pleased to announce Federation's new **Superior Homeowner** discount! This discount is effective immediately and will increase our competitiveness for target Homeowners' accounts. The discount amount is **15%** and applies to New Business only.

Qualification criteria:

- ✓ Single family Homeowners.
- ✓ Rating territories Metro, Metro B, S1, N1 or 1E.
- ✓ Home must be 10 years old or newer.
- ✓ Building insurance amount must be at least \$175,000.
- ✓ 5 years claims-free.
- ✓ 5 years continuous insurance.
- ✓ Primary heat – Electric or Natural Gas.

Please note that the *Superior Homeowners* discount will be **in addition** to all other qualifying discounts.

Ongoing Homeowners' Discounts:

- * New home 20% (up to)
- * Claims-free 20% (up to)
- * Alarm 15% (up to)
- * Mature citizen 15% (up to)
- * Mortgage-free 15%
- * Electric heat 10%
- * Renewal 5%

Thank you for your support! Please call our Underwriters with any questions.

ANGUS-MILLER LTD.



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