



RE: ONTARIO AUTOMOBILE REFORMS SEPTEMBER 1, 2010

Dear Valued Policyholder,

Recently, the Province of Ontario has implemented new legislation, effective September 1, 2010 that will affect your automobile insurance policy. We at Wawanesa want to ensure that you have a complete understanding of the **options** being made available as a result of these reforms.

We are providing Wawanesa policyholders a number of documents that will better explain the upcoming changes to the **Accident Benefits** portion of your Automobile Insurance Policy. The intention of these documents is to make you aware of the changes and better inform you on the additional options being offered to you.

The following are the documents that we have made available to you:

- **Early Awareness** - Provides notice of the upcoming changes.(Mailed to you prior to June 30)
- **Point of Sale** – A first introduction to the changes made to the Accident Benefits portion of your coverage and what options will be offered.(Included with your Certificate of Insurance)
- **More Choice** - A summary of what will be considered standard coverage as well as a comprehensive outline of the changes and options available effective September 1, 2010. (Included with your Certificate of Insurance)

As always, we encourage discussing your coverage options with your broker to ensure the best fit for your personalized insurance needs. Should you have any immediate questions or concerns regarding the upcoming changes or your current policy, please contact your broker.

As a Canadian mutual insurance company that is over 113 years old, we pride ourselves in offering products that meet the needs of our clients and we continuously work with the government to keep insurance affordable and available.

Thank you for your ongoing support of Wawanesa Mutual Insurance.