

RE: Ontario Reform, June 1, 2016

Dear Policyholder,

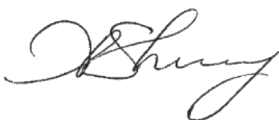
Recently, the Province of Ontario has implemented new legislation that will affect your automobile insurance product. We at Wawanesa are working towards implementing the required changes and want to ensure that you have a complete understanding of the options being made available as a result of this legislative reform.

We would like to provide you with an introduction to this upcoming reform, taking effect June 1, 2016, which specifically effects the Accident Benefits portion of your Automobile Insurance Policy. Complete details of these changes will be included with your next renewal policy (on or after June 1, 2016). Please be advised that changes can be made to the **Optional Accident Benefits** portion of your policy on or after June 1, 2016. You are not required to wait for your renewal should this occur after June 1, 2016. These new limits and options are available to all policyholders. As always, we encourage discussing your coverage options with your broker to customize your policy to suit your individual needs.

Further details on the upcoming changes will be directly available through your broker. Should you have any immediate questions or concerns regarding the upcoming changes or your current policy, please contact your broker at:

As a Canadian company established 120 years ago, we strive to offer products that meet the needs of our clients. We continuously work with the government to keep insurance affordable and accessible. Thank you for your continued support of Wawanesa Insurance.

Sincerely,



Andrea Sherry, FCAS, FCIA, CPA, CMA, FCIP, CRM
Vice President, Insurance Solutions

Changes to Ontario Auto Insurance Give You More Choice

On June 1, 2016, changes to auto insurance in Ontario will give you more choice and control over your insurance and premiums.

Statutory accident benefits¹ are changing, and new optional accident benefit choices will be made available to allow you to customize your policy to suit your individual needs.

The choices will give you greater influence over the price you pay for insurance. The cost of your policy will vary based on the coverage you purchase.

What's Next

The reforms and new choices take effect June 1, 2016.

Your policy won't change until it is time for it to be renewed. When you receive your renewal documents you will also be provided with more information on the changes and your new options. This will help you make an informed decision.

After June 1, 2016, you can choose to make changes to your existing policy to take advantage of the new levels and options, without having to wait for it to come up for renewal.

Stay tuned for more information

Contact the insurance representative identified on the material from the insurance company enclosed with this document

For general information about changes to auto insurance in Ontario, contact:



Consumer Information Centre
www.abc.ca
Toll-free 1-844-2ask-IBC
(1-844-227-5422)

Financial Services
Commission
of Ontario



Commission des
services financiers
de l'Ontario

www.fSCO.gov.on.ca
Telephone (416) 250-7250
Toll-free 1-800-668-0128
TTY 1-800-387-0584

¹ Statutory accident benefits are benefits you are entitled to receive if you are injured in an auto accident, regardless of who was at fault. Many of the new reforms affect these benefits.