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CANAL AND WEL LOOK FORWARD TO SERVING YOUR TRUCKING NEEDS

Premium volume with Canal Insurance Group www.canalinsurance.com through June for the year 2011 increased at an astonishing 40% over the same period 2010. "Importantly, service enhancements from both CANAL and WEL centering around handling the increased volume are effective", states Derek Brooks derek.brooks@welove.com Senior Vice President at WEL. Tena Clark tena.clark@welove.com our WEL 2002 Employee of the Year comments that improvements to Canal's Policy Issuance System and WEL's interfaces assure prompt policy and endorsements service.

Please make sure all policy endorsement requests are emailed to endorsements@welove.com for best service. All WEL policy and premium transactions are automated with WEL information systems tied directly to Canal's. This feature along with WEL's newest broker extranet portal gives us a true, real and important and competitive advantage.

"WEL expects a continued significant premium increase with Canal, irrespective of other market developments." according to our Chairman W.E. "Dub" Love. Mr. Love, dub.love@welove.com appointed by Canal in 1957, reasons that Canal's enviable success is their reward for unwavering commitment to avoid the typical pitfalls of greed, cheap rates, and poor service. "They've always done things their way, which has proven to be the right decision time after time."

States John Love john.love@welove.com, President of WEL: We are a less than three hour drive from Greenville and enjoy our very personal relationship with Canal. Our goal is to keep and grow the best relationship possible with Canal. We see the underwriting, staff and software issues which have caused concern over the last couple of years to be effectively solved. Simply, Canal, is highly responsive on all types and sizes of risks.

The Canal Group headquartered in Greenville, SC is considered by many experts as our country's top insurer of commercial trucking operations. Specifically, top management, underwriting staff and philosophy, claims efficiency and expertise exceeds all others in our industry.

News Flash!



Announcing Broader Coverage Forms!

Effective July 13, 2011

Broader Coverage Equals:

Competitive Edge!

Enhanced Agency Value Proposition!

Ability to Attract a Wide Range of Business - Standard and Preferred!

Enhanced coverage includes:

- Adding the **Motor Carrier Endorsement (IA 11) to all Canal policies** - not just Fleet reporting policies as we do today! *This endorsement will provide language on Who is Insured and Other Conditions regarding Primary/Excess application that will rival our biggest competitors.*
- Providing **Contractual Coverage for your clients at no additional charge!** (Discontinuing the use of the Contractual Limitation Exclusion - IA 07)
- Adding the **Broadened Contractual Coverage (IA 24) to all policies** to compliment the contractual coverage provided by the IA 11 Motor Carrier Endorsement **at no additional charge!**
- **Utilizing the broader provisions of the IA 11 to direct coverage** and discontinuing the Truckers Endorsement (IA 06), as well as the Hired Autos Specified As Covered Autos You Own Endorsement (CA 99 16)
- **Eliminating the following limiting endorsements;**
 - » Factory Equipment Limitation (IA 17)
 - » Silica or Silica-Related Dust Exclusion for Covered Autos Exposure (CA 23 94)



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Need to report a claim?

We have an app for that!

Introducing the all-new Canal Mobile Assistant - available for iPhone and Android!

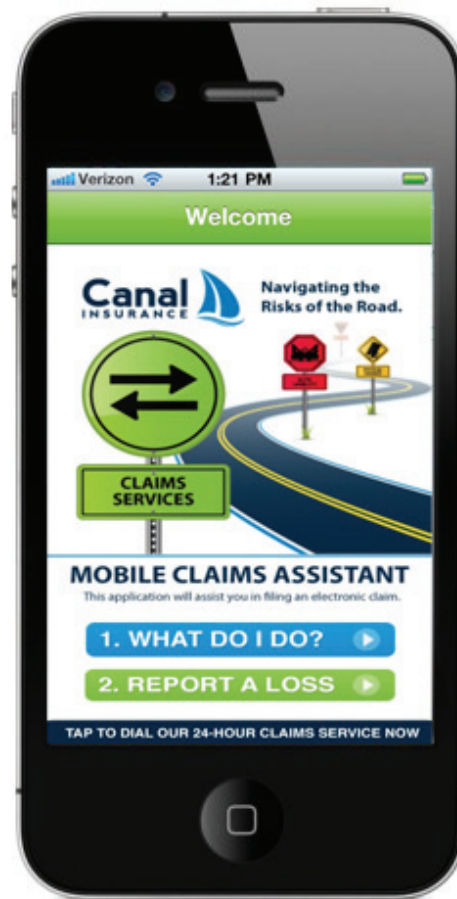
Initiating a claim is simple! In just a matter of minutes, insureds can report an entire claim via their mobile phone and jump-start the claims adjusting process.

Policy Information: The Canal Mobile Assistant allows insureds to input and store all necessary policy information at start-up and will retrieve it when they need it most.

Reporting a Loss: The Report a Loss section of the Canal Mobile Assistant walks insureds through the process. It's quick and easy!

Photographing the Scene: Canal Mobile Assistant guides insureds through the steps needed to take necessary photos of the accident scene, and allows them to send photos directly to Canal.

Obtain an Accurate Location: Insureds can use the GPS feature on the Canal Mobile Assistant to pinpoint their exact location.



Navigating the Risks of the Road.



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