



August 2010

Market data

Ticker symbol	TSX: EFH
Recent price (Aug 23, 2010)	\$8.75
52-week high / low	\$11.74/ \$7.75
Shares outstanding	12.0 million
Market capitalization	\$105 million

Founded in 1997, EGI Financial operates in the property and casualty insurance industry in Canada and recently launched its international division to access the large United States insurance market. Through its subsidiary, Echelon General Insurance Company, EGI Financial provides a comprehensive, specialized insurance offering, focused on non-standard automobile insurance and other niche and specialty general insurance products. EGI operates through three divisions: Personal Lines; Niche Products; and International.

EGI's operating model is specifically designed to build market share and increase value for its shareholders over the long term. By maintaining its disciplined underwriting approach, EGI has proven that it is able to generate consistently superior returns on equity, even in challenging financial markets. EGI's commitment to superior service is consistently recognized by brokers, and the Company believes that this will help EGI to realize its vision of becoming the pre-eminent writer of specialized insurance products in the Canadian and U.S. markets.

Financial Strength

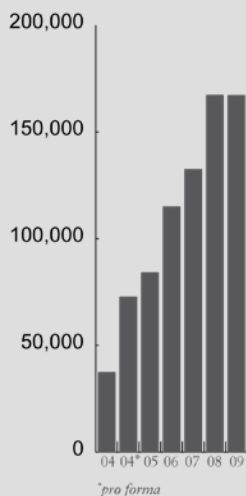
- AM Best financial strength rating B++ and issuer credit rating of bbb+. Outlook is stable.
- EGIC Minimum Capital Test (MCT) ratio at June 30, 2010, of 235%
- Premiums to equity ratio of 1.3 to 1.
- Debt-to-equity ratio is zero. EGI has a conservative balance sheet with no long-term debt.

EGI applies a disciplined underwriting philosophy that emphasizes profitability over volume growth. This approach has led to ROE and loss ratios that are superior to Canadian property and casualty insurance averages.

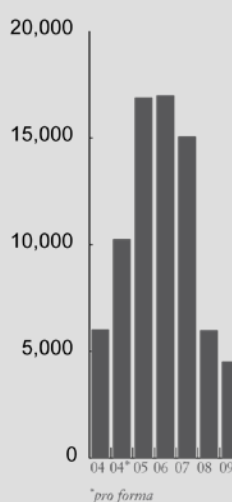
Investment Highlights

- Leading non-standard automotive insurer
- Growing niche products division
- Attractive acquisition opportunities
- Strong organic growth initiatives
- Financial strength

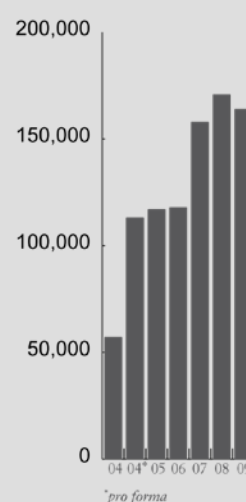
Total Revenues
(in \$ thousands)



Net Income
(in \$ thousands)



Gross Written and Assumed Premiums
(in \$ thousands)






Balance Sheet Highlights (millions) as of June 30, 2010

Cash and short-term deposits	\$41
Investments	\$298
Total assets	\$461
Provision for unpaid claims	\$232
Total Shareholders' equity	\$133

Multi-Pronged Growth Strategy

EGI operates through three divisions, each with a specific focus, growth strategy and mandate:

		Core Expertise	Growth Strategies
	Personal Lines Division <i>70% of premiums written in 2009</i>	Focused on underwriting non-standard automobile and motorcycle business. Recently expanded into specialty products such as recreational vehicles.	<ul style="list-style-type: none"> • Use the hardening auto market in Ontario as an opportunity to assume quality risks from standard insurers • Diversify geographically through underserved areas of Quebec and Nova Scotia
	Niche Products Division <i>26% of premiums written in 2009</i>	Designs and underwrites specialized non-auto insurance programs such as higher-premium property, primary and excess liability, legal expense and accident and health insurance.	<ul style="list-style-type: none"> • Broaden awareness through outreach to brokers and other insurance product distributors • Promote organic growth through unique expertise and superior service • Explore acquisitions of books of business or MGA's
	International Division <i>4% of premiums written in 2009</i>	Formed in 2008 to expand EGI's business into the U.S. Focus is on personal lines business, predominately non-standard auto-insurance.	<ul style="list-style-type: none"> • Organically develop the recently-launched programs in Texas and Florida • Expand cautiously into other southeastern States • Actively pursue acquisitions that accelerate the growth strategy

Management & Board of Directors

Doug McIntyre, Director and CEO
Steve Dobronyi, President and COO
Hemraj Singh, VP and CFO

Paul F. Little, Chairman of the Board
Scott Clark, Director
Mary G. Donnelly, Director
G. Mark Curry, Director
Robert Purves, Director
Bruce West, Director

Investor Contact

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