



Winter 2009

Market data

Ticker symbol	TSX: EFH
Recent price (December 15, 2009)	\$11.15
52-week high / low	\$11.50 / \$5.78
Shares outstanding	11.9 million
Market capitalization	\$132.3 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, 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.

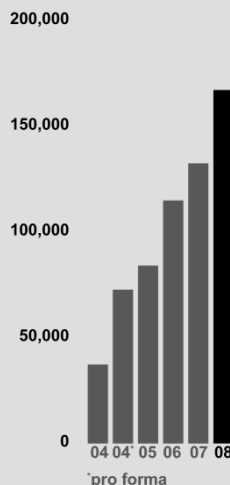
EGI’s operating model is specifically designed to build market share and increase value for its shareholders over the long term. By maintaining its disciplined underwriting approach, EGI has proven that it is able to generate consistently superior returns on equity, even in challenging financial markets. 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.

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.

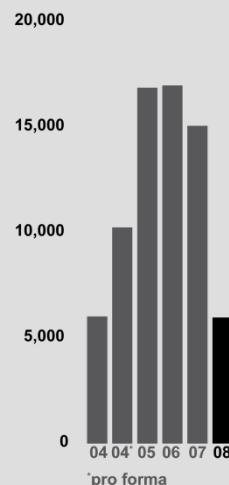
Investment Highlights

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

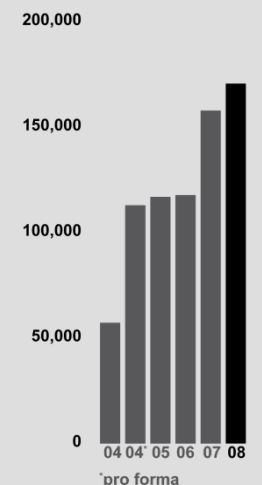
Total Revenues
(in \$ thousands)



Net Income
(in \$ thousands)



Gross Written and Assumed Premiums
(in \$ thousands)






Balance Sheet Highlights (millions) as of September 30, 2009

Cash and cash equivalents	\$59.1
Investments	\$278.3
Total assets	\$441.0
Provision for unpaid claims	\$195.0
Unearned premiums	\$72.9
Total Shareholders' equity	\$137.9

Multi-Pronged Growth Strategy

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

	Core Expertise	Growth Strategies
 <p>Personal Lines Division <i>63% of premiums written in 2008</i> \$800M Canadian market</p>	Focused on underwriting non-standard automobile and motorcycle business. Recently expanded into specialty products in underserved markets.	<ul style="list-style-type: none"> • Expand non-standard business in new markets • Build personal and commercial auto lines in Quebec • Acquire MGAs with specialized vehicle books of business
 <p>Niche Products Division <i>29% of premiums written in 2008</i> \$4B Canadian market</p>	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 • Targeted acquisitions of books of business, MGAs or an insurance company
 <p>International Division <i>8% of premiums written in 2008</i> \$40B U.S. market</p>	Formed in 2008 to expand EGI's business into the U.S., the International division focuses on personal lines business, predominately non-standard auto-insurance.	<ul style="list-style-type: none"> • Launch or acquire non-standard auto insurance company • Focus on select markets

Management & Board of Directors

Doug McIntyre, Director and CEO
Steve Dobronyi, President and COO
Mark Sylvia, Senior VP, Canadian Operations
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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