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January 23, 2006

Dear APA Certificate holder,

The Alberta Insurance Council has recently enacted regulations that require all life licensed individuals, amongst others, to purchase errors and omissions insurance as of April 1, 2006. Further, the regulations stipulate that the actual policy coverage must comply with the requirements as set out by the Council, and that a bona fide certificate must be filed with the Council on behalf of every insured, at least 30 days before the coverage expires, or April 1, 2006, whichever comes first.

The coverage provided by the APA Plan is in compliance with Alberta regulations and we are filing certificates on behalf of our Plan participants confirming this.

We recognize that there are some certificate holders licensed to practice in Alberta who reside outside of the province of Alberta. **If you are an Alberta non-resident licensee, you are required to comply with the Alberta regulations and must contact Willis Canada immediately to identify yourself so that the proper documentation can be filed on your behalf.**

**Please contact Willis customer service immediately at 1-877-646-9888 or [information@apa-ins.ca](mailto:information@apa-ins.ca).**

**A further reminder about the APA plan**

Last August, we appointed Willis Canada to be our authorized broker, replacing Aon. Prior to your renewal, you will receive the official APA renewal documents from Willis. It is likely that you will also receive a coverage offer from Aon who still has access to the mailing list of the certificate holders in the APA Plan. Do not be confused. Renewing your coverage through Willis, our authorized broker, is the only way for you to continue to be part of the APA.

**Remember that:**

- The APA Plan is designed and administered by practicing advisors who best understand the needs and interests of their peers.
- APA Plan claims are adjusted by independent adjusters, not by insurance company employees.
- The APA Plan offers the best value in terms of coverage and price.
- The APA Plan is owned by its members.

We appreciate your business and value you as a customer.

If you have any questions, please contact the Willis customer service team at 1-877-646-9888 or [information@apa-ins.ca](mailto:information@apa-ins.ca).

Sincerely,

**Advocis Protective Association**

**P.S.** When appropriate, most members can instantly renew their coverage on line at [www.apa-ins.ca](http://www.apa-ins.ca).

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