



Dear Valued Customer:

In 1999, Congress enacted the Gramm-Leach-Bliley Act (GLBA), also known as the Financial Services Modernization Act, which brought a number of changes to the financial services industry. Among other things, financial institutions like Atlas Financial Holdings, Inc. (doing business as American Country Insurance Company and American Service Insurance Company) are required to periodically communicate information concerning their privacy policies to customers. Accordingly, you will find information about Atlas Financial Holdings Inc.'s privacy policy.

Thank you for your continued confidence in the Atlas Group of Companies.

THIS NOTICE IS FOR YOUR INFORMATION. NO RESPONSE IS NECESSARY.

Privacy Notice To Our Customers

This Privacy Policy is provided to you and other customers of Atlas Financial Holdings, Inc. ("Atlas", "our", "we", or "us") to explain our policy relating to maintaining the confidentiality of non-public personal information. Atlas is committed to giving your non-public personal information all the protection required by law. This Privacy Policy outlines the types of non-public personal information that we collect, why we collect it, how we use it, and with whom we share it.

Categories of Non-Public Personal Information We Collect

Non-public personal information is personally identifiable financial information about you obtained by Atlas in connection with providing products and services to you. It includes information provided by you, obtained by us, or resulting from your transactions with us or others. It does not include information available to the general public. We collect non-public personal information from the following sources:

- Information we receive from you on applications or other forms. This information may include your name, address, social security number, health and financial information, and may be received in person, by mail, by phone, by facsimile, or via the Internet.
- Information about your transactions with us, our affiliates or others. This could include, among other things, information to adjust, investigate or settle your insurance claims, your claims history, billing and payment information and coverage selections.
- Information we receive from consumer reporting agencies. This information is generally used in connection with the application process. It may include motor vehicle reports, claims reports, credit histories and information we receive from a customer report or investigative consumer report.

Categories of Parties to Whom We May Disclose Non-Public Personal Information

We will disclose your non-public personal information as permitted or required by law. We do not currently disclose non-public personal information about you to our affiliates, except as permitted by law. If we disclose non-public personal information about you to our affiliates, the information will be disclosed



THE ATLAS GROUP OF COMPANIES

to respond to your needs and to provide information about products or services offered by our affiliates. Non-public personal information is treated with the same standards of confidentiality among all Atlas affiliates. We may share information among our affiliates about your accounts or our experiences or transactions with you. This includes identification information, account balance information and payment histories. To underwrite your insurance, we may share your consumer report or investigative consumer report among our affiliated underwriting companies. By applying for insurance with us, you consent to our sharing of this information among our affiliated insurance underwriting companies. We will not otherwise share your consumer report or investigative consumer report among our affiliates.

We do not disclose non-public personal information about you to nonaffiliated third parties except as permitted or required by law. We may disclose non-public personal information in connection with the servicing or processing of an insurance product or service that you request or authorize. These services may include check processing, data processing and claims handling functions. We may also disclose non-public personal information with nonaffiliated third parties that perform marketing services on our behalf, with other financial institutions with whom we have joint marketing agreements, or as permitted by law.

We restrict access to your non-public personal information to those employees and other parties necessary to provide products or services to you. We maintain physical, electronic and procedural safeguards to guard your non-public personal information.

Further Information

If you have any additional questions about this Privacy Policy or concerns regarding your personal information, you may write us at Atlas Financial Holdings, Inc., 150 Northwest Point Blvd., Elk Grove Village, IL, 60007.