

WIG HOLDINGS, INC.

Privacy Policy Statement

As of May 29, 2007

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, including insurance companies, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this Statement, which notifies you of the privacy policies and practices of **WIG Holdings, Inc. and its Affiliates** listed at the end of this Statement. This notice applies to any individual who applies for, or has obtained, an insurance product or service for personal, family or household purposes. Only one copy of this notice has been mailed to each policyholder or contract holder, so please share this notice with everyone covered by your policy.

OUR PRIVACY POLICIES AND PRACTICES

1. Information we collect:

We may collect nonpublic personal information (such as: name, address, date of birth, social security number, driver's license number, phone number, e-mail address, policy coverages, premiums, payment history, credit information, income & asset information, property descriptions, motor vehicle records, demographic data, medical information and/or history, loss and/or claim history, employment status) about you, your spouse and dependents, from the following sources:

- a) From information we receive from you on applications or other forms, over the telephone, through the mail, and from your browser, when you visit our website;
- b) From your transactions with us, our affiliates or others;
- c) From information we receive from consumer reporting agencies (such agencies may retain the information and/or report and share it with other entities who utilize their services, as permitted by law);
- d) From other sources in providing you with financial products or services, including insurance agents, other insurance companies, banks, broker-dealers, physicians, and employers;
- e) From third parties such as medical information bureaus, public databases, and reference services.

2. How the Information is utilized:

- a) We may share the information with our affiliates in order to process your application or claim, administer your account, provide you with a service, or administer our business.
- b) We may share the information with our affiliates and/or non-affiliated third parties to provide you information about products and services. If you do not want us to share this information with non-affiliated third parties, please complete the attached "Opt Out Request Form" and return to us.

3. Our Confidentiality and Security Practices:

Please understand information about you must be shared to fulfill your requests, deliver products and services, administer and update your policies, reduce fraud and other risks, and to comply with state and federal laws and regulations. However, we restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide those products or services, to administer your policies and for regulatory compliance purposes. We maintain physical, electronic and, procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.

4.Retention of the information we collect:

We will retain your information at the end of the customer relationship for a period of time for internal processing and/or informational purposes, and as required by law. However, we maintain the same standard of privacy for our former customers as we do for our current customers.

5.Notice regarding State laws:

Some States may have laws, which impose additional restrictions on the collection of nonpublic personal information and on the disclosure of that information; our policy is to comply with those State laws. If you are a resident of any such State, such State laws may also grant you the right to review and/or obtain a copy of the information we collect, and to request a correction if any errors are found.

6. Your Privacy Responsibilities:

If you provide information to entities not affiliated with **WIG Holdings, Inc.** such as insurance agents or brokers, their use of such information will not be governed by this privacy notice; and, you should review the privacy policy of those third parties to understand how they collect, use and disclose your information.

7. WIG Holdings, Inc. and Affiliates Providing This Notice Are:

(Our “Affiliates” are companies with which we share common ownership)

Frontier General Insurance Agency, Inc. (Texas Corporation)
Frontier General Insurance Agency of California, Inc. (California Corporation)
Wellington Financial Services, Inc. (Texas Corporation)
Mustang Claim Service, Inc. (Texas Corporation)
CG Premium Finance, Inc. (Texas Corporation)
Frontier Computer Services, Inc. (Texas Corporation)
Wellington Insurance Company (Oklahoma Corporation)
Wellington Investment Company (Texas Corporation)
Southwest Frontier, LP (Texas Limited Partnership)

For Questions Regarding This Privacy Policy Statement Contact us at WIG Holdings, Inc., Attention: Legal Department, P.O. Box 230, Fort Worth, TX 76101.

Opt Out Request Form:

Knowing more information about you and occasionally sharing that information enables us to better understand your needs and to better service those needs. However, if you do not want us to share information about you with non-affiliated third parties, please complete this form and mail it back to us at the above address. Please note this “opt out” right does not prohibit the use and/or sharing of such information as permitted and/or required by law.

PLEASE DO NOT SHARE MY INFORMATION WITH NON-AFFILIATED THIRD PARTIES.

Name:

Date

Policy Number: _____