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Battle Creek, Michigan 49415
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HUB International Midwest

August, 2005

Georgetown Charter Township
1515 Baldwin St.
PO Box 769
Jenison, MI 49429

RE: Important Information for All HUB International Midwest Clients

At HUB International Midwest, we pride ourselves on keeping our clients fully informed about the latest news and developments in our industry, and in maintaining the privacy of your personal information.

In light of recent activities in the insurance industry, our parent company, HUB International Limited, prepared the enclosed pledge, (entitled, "The HUB Advantage"), to assure you that we remain committed to upholding the highest standards of ethical conduct in the industry. As we understand that your trust and confidence in us is vital to our continued growth and success, we are also providing you with information about the various ways that we are compensated for your business.

Additionally, we are enclosing a copy of our Privacy Policy to further inform you about the measures we take to keep your personal information private.

We thank you for your business and confidence. If you have any questions about this information, please contact your Sales Executive or Account Manager.

Sincerely,

Charles C. Burnham
President and Chief Executive Officer