



hilb rogal & hobbs™

Dear HRH Customer:

On August 31, 2005, HRH signed an agreement with the Connecticut Attorney General and Connecticut Insurance Department establishing a \$30 million fund to be paid to some of HRH's customers.

As part of this agreement, HRH sent a Notice of Settlement and Claim Form on April 1, 2006 to our agency clients, announcing their eligibility to submit a claim to the settlement fund and a Notice of Settlement and Notice of Election was mailed on May 30, 2006 to our broker and national override clients.

This website will give you information about HRH's settlement with Connecticut, answer Frequently Asked Questions (FAQs) and provide various forms relevant to your receipt of money from the settlement fund.

I encourage you to review the information on this website and your claim form when making your decision to participate in this important settlement. If you should have any questions, please don't hesitate to call our toll free number (1-800-963-3520). Further information on the settlement between HRH and the Connecticut Attorney General and the Connecticut Insurance Department can be found at HRH's website, www.HRH.com, and the Connecticut Attorney General's website under the "Alerts" Section at this link, <http://www.ct.gov/ag/cwp/view.asp?a=2133&q=312074>.

At HRH, we value our relationship with our clients. We believe you have the right to full disclosure, the right to know what you can expect from us, and the right to full value for your premium dollar.

A handwritten signature in black ink, appearing to read "M. Vaughan, III".

Martin L. Vaughan, III
Chairman and Chief Executive Officer