



Dear Broker:

We're writing to share some information with you about our recent acquisition of Quotit Corporation and to clarify any misinformation you may have received regarding the involvement of our subsidiary, the Word & Brown General Agency. Please take a minute to read the information below and share it with fellow brokers and clients.

What is The Word & Brown Companies?

The Word & Brown Companies is the parent company of the Word & Brown General Agency, *CHOICE* Administrators®, CONEXIS, and Quotit Corporation. It is headquartered in Orange, Calif., and provides services to nearly 55,000 employers covering more than 6 million people across the nation. During its more than 20-year-span, The Word & Brown Companies has become the nation's recognized leader in developing and offering innovative technology and health benefit plan models and sophisticated employee benefits services to companies of all sizes, and has become synonymous with Service of Unequaled Excellence.

What is the Quotit Corporation?

Quotit Corporation is the nation's leading independent Internet application service provider for the health insurance and employee benefits industry. Quotit Corporation's Internet software enables insurance organizations to increase productivity and reduce costs by directly connecting insurance companies, brokers and retail consumers with insurance rates and benefits online, in real time.

Why did The Word & Brown Companies purchase Quotit?

The Word & Brown Companies purchased Quotit to establish a national footprint that would give The Word & Brown Companies a presence in virtually every state in America and provide leverage for the national distribution of its agency management tool, AgencyWow.

How will The Word & Brown Companies be involved in Quotit, if at all?

There are several operating units within the corporate structure that provide support services to all divisions, such as finance, marketing, corporate communications, mail room operations, human resources, etc. These support services are structured similar to service vendor arrangements found in most multi-division corporations.

How does this acquisition affect brokers with the Word & Brown General Agency?

It really doesn't. The Word & Brown General Agency and Quotit are separate entities operating independently of each other and independent of all other divisions of The Word & Brown Companies. There is no impact to either division's operations as a result of the acquisition.

Will The Word & Brown General Agency now handle Quotit proposals and business?

Not at all. Questions about proposals generated by Quotit should be addressed with Quotit Customer Service staff. Quotit will continue to independently handle all of its business as it has for the past nine years. If you are a current Quotit customer, you should continue contacting your Quotit service representative for assistance. All Quotit staff remains with Quotit Corporation and there will be no disruption to your service. Quotit Customer Service staff is available to answer questions regarding any proposal generated with the Quotit insurance proposal system (Quotit iPro and Quotit ePro).

Will the Word & Brown General Agency follow-up with brokers on quotes generated by Quotit?

No. All Quotit business from the past, current and future will be managed and conducted autonomously by the Quotit Corporation staff and management.

Will I be able to get Word & Brown General Agency quotes through Quotit?

No. Please contact your Word & Brown General Agency representative for products and services offered by the Word & Brown General Agency.

Sincerely,

John M. Word III

Edward J. "Rusty" Brown, Jr.