



Dear Independent Contractor,

Insuring your business with the right policy can keep you rolling even when the unexpected occurs. And no matter how many work areas you contract or employees you have, you'll have to plan for these risks if you want your business to thrive.

In our discussions with you, you've asked us to identify options for you to choose the best coverage for the best price available. To that end, we've asked Marsh, a leading insurance broker, to help you with that task. You'll soon receive additional information from Marsh describing several attractive options they have identified and are preparing to make available to you through a streamlined Web-based enrollment process.

Additionally, I'm pleased to let you know that we've responded to your request for health insurance options. Effective January 29, 2007, Marsh will provide you with the option of purchasing health insurance through the Health Insurance Mart. Accessible through Marsh's Web site, the Health Insurance Mart is a choice platform that quotes and compares health insurance policies from a variety of nationally recognized carriers for you, your family and those who work for you.

You'll soon receive an official Open Enrollment packet from Marsh detailing the steps to finalize your upcoming year of coverage. We hope you'll find the information you receive from Marsh helpful in the management of your business. As always, you are free to choose an insurance provider that makes the most sense for you. Please contact your business or legal advisor as soon as possible to discuss what coverage is best for you and your business.

Two significant changes you'll see in the Open Enrollment packet from Marsh are:

- ▶ Any contractor who hires employees, helpers or sub-contractors must now provide them with Workers' Compensation insurance as of March 1, 2007. Protective Insurance will offer Workers' Compensation coverage in addition to Work Accident, Physical Damage and Non-Trucking insurance, where applicable.
- ▶ If you secure your insurance coverage for Work Accident, Physical Damage and Non-Trucking risks from Protective, **your current coverage will expire on February 28, 2007. If you choose to buy coverage from a carrier other than Protective, you must furnish proof of insurance which meets the requirements of your Operating Agreement by March 1, 2007.**

Remember to check your mail for Marsh's Open Enrollment packet and actively take the necessary steps to insuring your business.

Sincerely,

Robert M. Milane
Managing Director, Risk Management