



ANTI-TRUST STATEMENT

We are here to discuss matters relating to the business of insurance and not to discuss or pursue the interests of our individual agencies. Legitimate topics of discussion may include legislation, lobbying, judicial activities, regulatory matters, public relations and other subjects pertinent to the business of insurance.

We must remember, however, that our respective agencies are generally competitors in the marketplace and that the insurance industry has only a limited immunity from anti-trust laws. With that in mind, we should adhere to the written agenda and not discuss, formally or informally, any matters relating to the commission rates, contingency bonuses, profit-sharing arrangements or other forms of remuneration paid to agencies by any particular company nor consulting fees charged by any particular agent.

Also, there should be no discussion relating to the possibility of agents engaging in concerted actions to boycott any particular company or companies in terminating contracts, ceasing to write or reducing the writing of one or more lines of insurance.

Given the potential anti-trust implications of any discussion or consideration relating to any of the foregoing topics, no deviation from this policy will be allowed.