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HUB International

Insurance Brokers
 www.hubtos.com

October 14, 2008

Dear Registered Professional Biologist:

RE: APBBC Group Benefits Insurance

Thank you for your interest in our Benefits Insurance Products. Please find a Request for Quote form attached for your completion.

Benefits can be offered for groups with as few as 2 staff members/employees to any number of employees. There are different options from which to choose and these can be discussed in further detail if you are interested in more information.

Some of the highlights of a Group Benefits Plan are as follows:

1. TAX STATUS:

Premiums are 100% tax deductible to the employer, and, with the exception of Disability Benefits, are tax free to the employees.

2. PLAN DESIGN:

Benefit Plans are specifically tailored to meet the needs of your organization. Plans can range from very basic plans (i.e. core benefits plus 80% coverage for extended health and dental) to more comprehensive plans (100% coverage for extended health and dental, disability benefits, etc).

3. AVAILABLE BENEFITS*:

A. MANDATORY

- Basic Life & Accidental Death

B. 2 OR MORE OF THE FOLLOWING:

- Short Term Disability
- Long Term Disability
- Extended Health Care
- Dental – Basic & Major

**Subject to eligibility - higher risk industries/occupations may not be eligible for all benefits.*



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4. COST/RATES:

Cost of premiums varies on the employee data of your group. Gender, age, job description, and income are some of the factors that are evaluated when determining the initial premium rate for the selected benefits. Renewal rates are based primarily upon the experience/claims history from the previous year.

5. HUB INTERNATIONAL LTD:

As a large full service insurance brokerage we are dedicated to providing excellent service and expertise and have the ability to meet all of the insurance needs of your organization.

We look forward to receiving your completed Request for Quote form and please do not hesitate to contact our office should you have any questions in this regard.

Sincerely,

Hub International Insurance Brokers



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Account Executive

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