

## NOTICE OF PRIVACY POLICY

Information Only — No Response Necessary

Dear Policyholder or Plan Sponsor:

Federal legislation called the Gramm-Leach-Bliley Act requires that we send you annual notice of our privacy policy. This policy outlines how Conrad Industries, Inc. may collect and use information about you.

PRIVACY POLICY - Name: Conrad Industries, Inc. - #S2489

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms, such as name, address, social security number and previous insurance coverage;
- Information about your transactions with us or our affiliates, such as claims history and premium payments; and
- Information about you from others, including providers of services to you, such as previous employment, previous insurance coverage and claims detail.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We may disclose information we collect as described above to companies that perform services on our behalf. For example, we provide information on approved claims to the specialist company that prints and mails checks.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We appreciate the opportunity to serve you by providing quality insurance and benefit programs and other financial services. If you have any suggestions about improving our privacy policies, I hope you'll feel free to call us. As always, thank you for allowing us to serve you.

Sincerely,

Name and Contact Information: Carl A. Hebert, Jr.

Title and Contact Information: Controller, (985) 330-2035