

Agency Announcement Joining Brown & Brown, Inc.

It is with great excitement and pleasure that I announce that on August 1, 2008, Great Lakes Risk Management has joined Brown and Brown, Inc., the 7th largest independent insurance intermediary organization in the United States, and the 9th largest in the world. By joining Brown and Brown, it will provide us with a depth of resources that we could never have attained on our own, while allowing us to operate locally and independently as we have in the past.

I hope you will also read the national press release, and invite you to visit their website at www.bbinsurance.com for more information.

I was not looking to sell my agency when I was approached earlier this year by Brown and Brown. Having been independent, successful and profitable for 22 years, I didn't need to pursue selling my agency or even merging with another entity. In fact, our financial stability, along with our core values, and reputation for ethical and innovative business practices, is why Brown and Brown approached us and asked us to join them.

After reviewing their corporate structure, their values and their operations, it became clear that joining them would result in a win-win situation for everyone, including – and most importantly - my clients and my staff.

As changes in the group insurance and benefits industry race along at rapid speed, in response to legislation, product offerings and technology, small independent agencies will soon no longer be able to compete. By aligning with this progressive company, we can take advantage of best business practices, economies of scale and shared resources, to say nothing of the negotiating impact we'll have with the carriers, on your behalf.

Our office will be moving to the Brown and Brown office in Perrysburg in September, but **we will keep our name, our logo, our website, and the same phone number**. You will still be working with the same team of people from my office. We expect the disruption during the move to be minimal, and are excited about the opportunities for improved service that we will be able to bring to you in the future. Please give me a call with any questions or just to celebrate!

Sincerely,



Benjamin A. Goff
President