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(800) 334-9123 Fax (866) 245-1150 www.welove.com

John H. Love
President and
Chief Operating Officer
John.love@welove.com

Date: February 1, 2007

To: John H. Love

Re: WEL announces acquisition of Gardner-Huffman, Inc.

With pleasure, we announce that Gardner-Huffman, Inc. of Orlando FL (G-H) is becoming part of W. E. Love and Associates, Inc. (WEL), effective February 1st, 2007. Most importantly, Paula Gardner and Amy Roberts of G-H will now serve as WEL employees. This transaction represents the best fit for both companies as we look forward to a bright future together.

G-H and WEL both value our relationship with Canal insurance Group. Rex Huffman's contract dates to 1955 and Dub Love's to 1957. Paula gains the support she needs to be able to focus on productions and agency relations. WEL gains in Florida both relationships with your agency and Canal. You gain access to all WEL trucking markets in Florida and the 43 other states where WEL writes trucking accounts.

WEL offers certain intentional service advantages as a result of our conscious effort to get information to you in a near real time fashion. Let's face it, "good service" is continually being redefined in favor of the customer. We try hard to impress our customers with our abilities.

Effective February 1, 2007 though Paula and Amy remain in Orlando, they will make use of WEL's centralized workflow for mail faxes, and phone calls Mail and faxes are imaged to desktops, while calls to Paula and Amy are routed by our switchboard staff.

GENERAL CONTACT INFORMATION

Starting Thursday, February 1st contact Paula, Amy and the rest of us as follows:

By Phone

336-226-1191

800-334-9123 - USA Toll Free

Amy Roberts extension 1047

Paula Gardner extension 1042

By fax

336-229-7775

866-245-1150 - USA Toll Free

By US Mail

W.E. Love and Associates, Inc C.M.G.A.
P. O. Box 1796
Burlington, NC 27216-1796

By Overnight Mail

W.E. Love and Associates, Inc C.M.G.A.
2040 S. Church Street
Suite 200
Burlington, NC 27215

DAY TO DAY WORK

Our goal is to make things easy. Any of our employees can answer or have your questions answered. We are eager to respond quickly and professionally to your requests:

Quotes

All quote requests can be made by emailing the individual underwriter or by faxing to 866-245-1150. (Email addresses are located in our employee directory click here <http://www.welove.com/contact.aspx>)

Endorsements

All endorsement, proof of insurance filings and loss run requests should be made by email to endorsements@welove.com or by fax to 866-245-1150.

Cancellation and Reinstatements

All requests should be made by email to cancellationsandreinstatements@welove.com or by fax to 866-245-1150

IF YOU EVER HAVE A QUESTION OR PROBLEM

Primary Contacts for G-h customers are listed below. All of our employees are first.last@welove.com See our Employee directory at <http://www.welove.com/contact.aspx>

Name	ext.	e-mail address	What we do:
Paula Gardner	1042	paula.gardner@welove.com	Underwriter
Amy Roberts	1047	amy.roberts@welove.com	Assistant Underwriter

Starting today these WEL staff are available to assist:

Eric Hicks	1014	eric.hicks@welove.com	Underwriter
Matt Peterson	1021	matt.peterson@welove.com	Underwriter
Steve Reed	1016	steve.reed@welove.com	Underwriter
John Black	1011	john.black@welove.com	Underwriter
Josh Mann	1017	josh.mann@welove.com	Operations Manager
Amanda Philyaw	1027	Amanda.philyaw@welove.com	Policy Status Manager
Derek Brooks	1007	derek.brooks@welove.com	Operations Vice President

Skip Hinshaw	1054	skip.hinshaw@welove.com	Chief Financial Officer
Barry Collins	1025	barry.collins@welove.com	Finance Vice President
Mike Oien	1006	mike.oien@welove.com	Executive Vice President
John Love	1003	john.love@welove.com	President

We are honored to join forces with Gardner-Huffman. We look forward to building strong, long lasting and friendly business relationships with our carriers and retail agents.