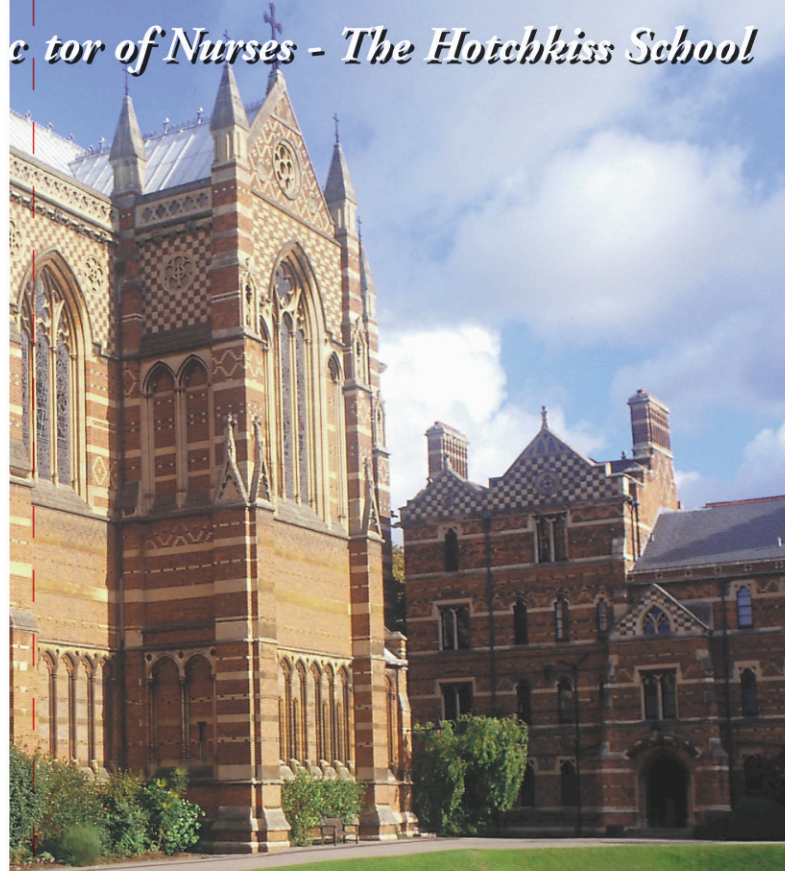


*e again being so patient,
I appreciate your speedy
Always a pleasure doing*

Director of Nurses - The Hotchkiss School



“Promises Kept”

INTEGRITY

STABILITY

EXPERIENCE



CLIFFORD ALLEN ASSOCIATES, LTD.

Health Insurance Brokers since 1965

*Our one of a kind premium pool, consisting
of only private secondary schools, enables us
to control costs and provide stability in
pricing and benefits year after year.*

*International students from over 75 countries
and domestic students from across the
USA trust our plans.*

For additional information please contact:

Toll Free Phone: (888) 342-2224

Fax: (843) 342-3250

Mailing Address

P.O. Box 23615

Hilton Head Island, SC 29925

Visit us on the web at:

www.cliffordallen.com



CLIFFORD ALLEN ASSOCIATES, LTD.

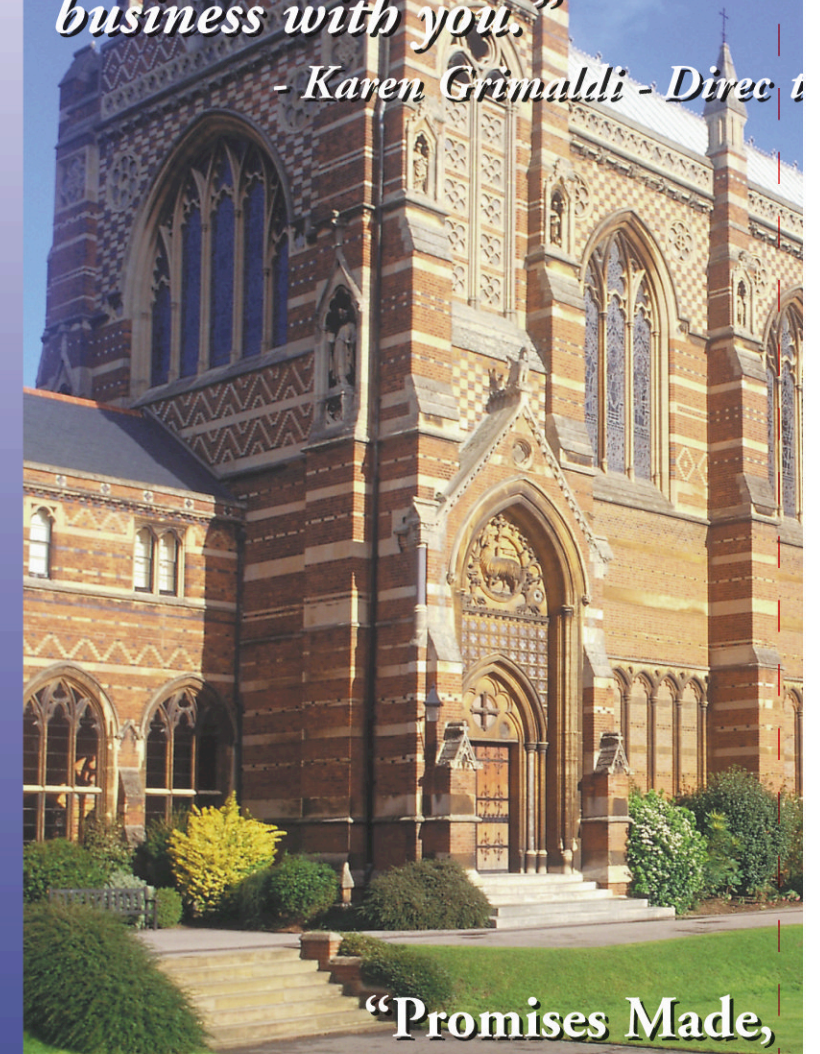
*Serving Private Secondary
Schools since 1980*



**Tailored student insurance plans
to meet the needs of
Private Secondary Schools
from coast to coast**

*"I must thank you for once
understanding and helpful
reply and accommodation.
business with you."*

- Karen Grimaldi - Director



“Promises Made,

SERVICE

FLEXIBILITY

INNOVATION



CLIFFORD ALLEN ASSOCIATES, LTD.

Company background

CAA is an independent, one of a kind, family owned company solely dedicated to serving Private Secondary Schools for their student insurance needs. In fact it is all we do. We are specialists in meeting the fast changing needs of this market.

We believe in developing lasting relationships based on mutual trust and respect. We pride ourselves in setting the standard for product design and school service.

What we offer:

To the school:

- Protection of assets - ensures all students have sufficient coverage
- Minimizes time spent in handling insurance enrollment and claims
- Reduces potential for conflict and/or legal action in the event of a student illness/injury

To the parents:

- Peace of mind - comprehensive coverage for their child
- Financial protection in the event of illness or injury
- A straightforward, understandable picture of coverage available and cost



PRODUCTS

Specifically designed for Private Secondary Schools

Primary Injury and Sickness Plan

- Network and Non-Network plans available
- Zero deductible - first dollar coverage
- Pre-existing conditions covered from day one
- Meet or exceed state and federal mandates
- Prescription drugs covered
- Anytime, anywhere - students covered for up to a full 12 months anywhere in the world
- Pay for treatment of acne and allergies
- Coverage available to both international and domestic students
- Prep school pool - provides protection and stability on product offering and pricing
- Sports related injuries covered

Mandatory Accident Only Plan

- 100% to \$1,000,000 of excess coverage
- No deductibles, co-insurance or co-pays
- Coverage is for all activities conducted under the supervision of the school including interscholastic sports and camps



SERVICE

"Family Run Business"

Flexibility and authority to meet your needs

- Single point of contact with ability to make decisions
- Dedication - we sell no other lines of coverage and service no other market
- Permit premium refunds
- Enroll students at any time during the year - no applications needed
- Monthly and daily rates available for special circumstances (i.e. summer/abroad programs)
- Provide personal, prompt, hands on attention to problem claims and/or inquiries
- Versatility in meeting your special needs
- Electronic filing available on all claims, including prescription drugs



- Brochures, Claim Information, Enrollment available through our website 24-7



CLIFFORD ALLEN ASSOCIATES, LTD.

What our Customers have to say:

We truly appreciate the loyalty we receive from the schools we serve. We have been humbled by their ongoing support and comments like these:

"CAA's keen knowledge of adolescent health and wellness needs, genuine understanding of boarding school life, ability to negotiate a reasonable price for a superior product, sheer honesty, directness and warmth easily explain why more than 130 schools have chosen to do business with them. On behalf of our students, I thank you for your kind assistance and unmatched professionalism."

- Vincent Hodge - Episcopal High School

"God Bless you for this very wonderful program."

- Judith McFarland - St. Lawrence Seminary

"Working with you in this student insurance market lightens my burden as a business officer. Thank you for being so accommodating. It is a pleasure doing business with you."

- Marlene Halbedl - The Grier School

"Thank you so much for helping us meet the needs of our students. Your services are priceless."

- Debbie McGaha - St. Andrews School

"Please know that we are ecstatically happy with the service. I do believe that we all have the same goal. Life is good!"

- Cathy Golas - Phillips Academy - Andover

"You are wonderful!! Thank-you so much! I should have called you sooner!"

- Marianne Buswell - Putney School

"Once again I am very pleased with your response time and the outcome. I can't applaud loud enough for you to hear in the "deep South" but your efforts are certainly appreciated by NMH and its students."

- Bonnie Coleman - Northfield Mt. Hermon School

"Outstanding Customer Service! So quick to respond to requests or inquires. They go beyond what a School would expect because they want to "do the right thing"!"

- Lisa Provencher - St. Paul's School