



Privacy Statement

LOCKTON COMPANIES, INC - PRIVACY PRACTICES

Lockton Companies, Inc. provides insurance brokerage and related financial services to organizations and individuals. Lockton Companies, Inc strives to achieve the highest standards of privacy and integrity of information for every online visitor. In compliance with Title V of the Gramm-Leach-Bliley Act ("GLBA"), as well as state laws relating to privacy in the industry, and in order to notify our clients of our privacy practices, we are providing you with this document to inform you of our privacy policies and practices. You do not need to call or do anything as a result of this notice. It is meant simply to inform you of how we treat your personal information.

GLBA is a United States law that generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about consumers or customers with a nonaffiliated third party unless the institution provides the appropriate consumer or customer with a notice of its privacy policies and practices, such as the type of information that it collects from consumers and customers and the categories of persons or entities to whom the information may be disclosed.

NOTICE: Information Collected

Lockton Companies, Inc collects two types of information about you when you visit our site: personal information (including, by way of example only, your name, address, telephone number and e-mail address) and non-personal, aggregate information (such as information regarding the pages on our site that you have visited and your IP address).

Personally-identifiable Information: Visitors to this Web site browse the site anonymously and are not required to provide any personal information in order to access our Web site. The only personally-identifying information we collect and store about you is the information that you choose to provide to us, including:

- Information entered on applications or other forms in connection to providing insurance services
- Information received as a result of processing and verifying information provided to us
- Information received from affiliates, insurers, other intermediaries, and others
- Information obtained from consumer reporting agencies
- Information available from external sources (such as publicly available records)

Non-Identifiable Information: Lockton Companies, Inc Web sites may collect non-personally identifiable information during your visit, such as type of browser, operating system, domain name, or IP address. IP address information is used only to analyze trends and gather broad demographic information. We collect all of this information to allow us to detect broad demographic trends.

NOTICE: Information Which May Be Shared

We do not disclose any nonpublic personal information about our Clients or former Clients to any third parties, except as stated in this policy and as otherwise permitted by law. We may share this information outside the company in order to process, complete, or otherwise in connection with, the transaction for which the information was provided or as otherwise authorized by our Clients. The law does permit us to share this information with our affiliates. The GLBA and this notice do not effect any rights an individual Client may have under the Fair Credit Reporting Act.

NOTICE: Confidentiality and Security

Our systems are configured to provide privacy, integrity, and authentication in Internet communications. The security measures we have taken help ensure that your data is secure and encrypted, so that a third party cannot capture, read or access the information while it is in transit between your computer and our system.

We limit internal access to our servers and have physical, electronic, and procedural safeguards in place to guard all nonpublic personal information we maintain regarding our clients. At Lockton Companies, Inc, we adhere to high standards of ethics and integrity in performing our jobs and conducting business.

LOCKTON RISK SERVICES, INC.

P.O. Box 410679 / Kansas City, MO 64141-0679 / (913) 652-7500 / FAX: (913) 652-7599
Deliveries to: Lighton Plaza I / 7300 College Boulevard, Suite 500 / Overland Park, KS 66210