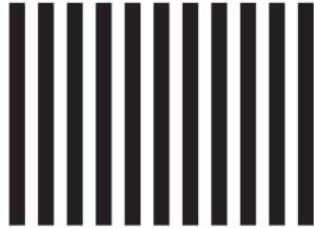


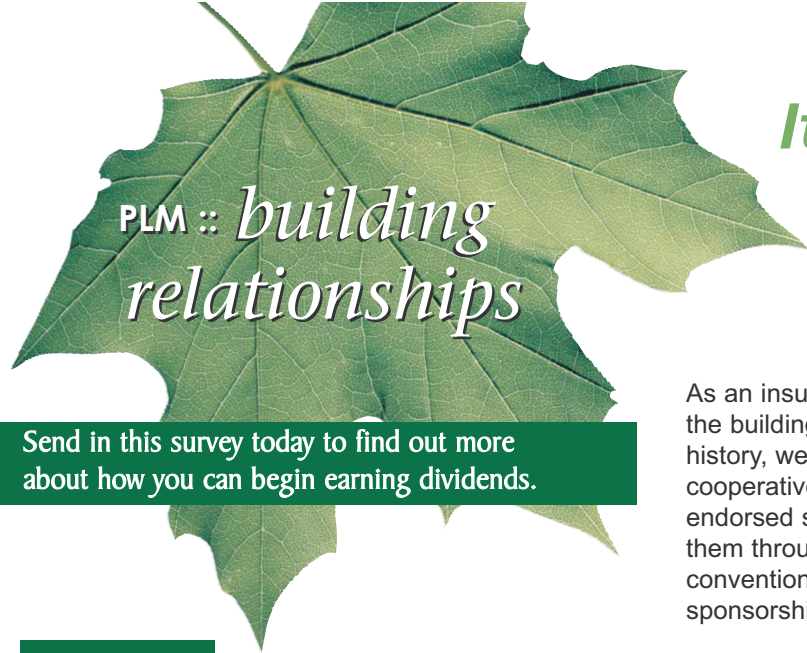
NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO 730 PHILADELPHIA PA

POSTAGE WILL BE PAID BY ADDRESSEE

PENNSYLVANIA LUMBERMENS
MUTUAL INSURANCE COMPANY
2005 MARKET ST STE 1200
PHILADELPHIA PA 19103-9617



PLM :: *building relationships*

Send in this survey today to find out more about how you can begin earning dividends.

coverages:

property

- :: Building and Business Personal Property
- :: Stock / Inventory
- :: Business Income
- :: Extra Expense
- :: Earnings
- :: Rental Value
- :: Profits
- :: Equipment Breakdown / Boiler & Machinery
- :: Crime and Fidelity

casualty

- :: Commercial General Liability
- :: Commercial Umbrella Liability
- :: Commercial Automobile

inland marine

- :: Accounts Receivable
- :: Forklifts & Related Mobile Equipment
- :: Installation Materials
- :: Computer Equipment
- :: Property Off-Premises
- :: Materials in Transit
- :: Valuable Papers

* Some coverages may not be available in all states.

It Pays to insure with PLM

As an insurance company that has focused on the building materials industry for our entire history, we have developed close ties to buying cooperatives like **NEMEON**. In addition to the endorsed safety group dividend plan, we support them through participation in meetings and conventions, outings, education, advertising and sponsorships.

PLM is pleased to be offering this dividend program to **NEMEON** and their members. The purpose of this plan is to reduce overall insurance costs of the group, by way of a dividend, through a conscientious program of loss prevention and reduction.

Participants have the opportunity to earn dividends based on the loss ratio of the group. **There is no fee to join!**

For more information,

contact us at...

800.752.1895

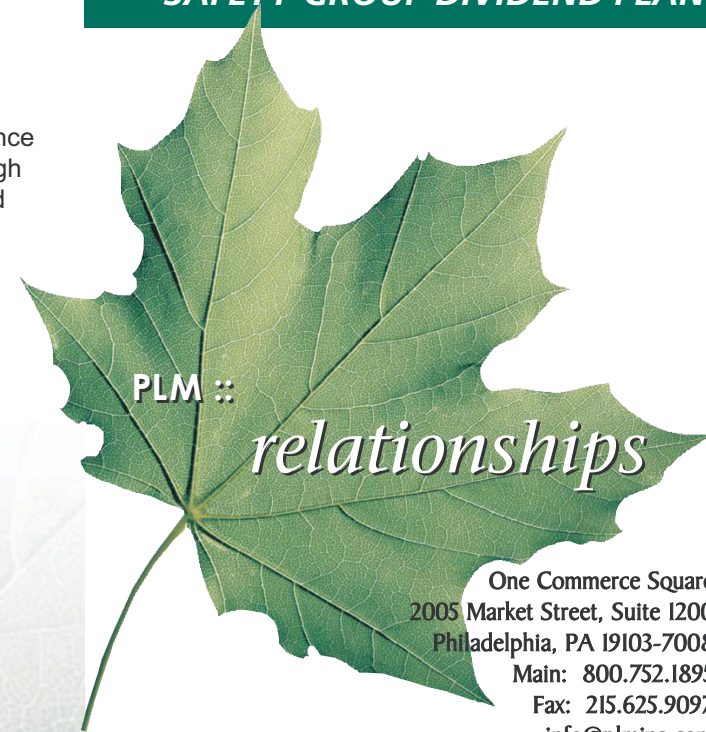
or online at...

www.plmins.com



NEMEON

SAFETY GROUP DIVIDEND PLAN



PLM :: *relationships*

One Commerce Square
2005 Market Street, Suite 1200
Philadelphia, PA 19103-7008
Main: 800.752.1895
Fax: 215.625.9097
info@plmins.com
www.plmins.com



Pennsylvania Lumbermens
Mutual Insurance Company

PLM :: *experience*

Pennsylvania Lumbermens Mutual Insurance Company was established in 1895. The company was formed "by lumbermen, for lumbermen". Throughout our entire history, wood and the building materials industry has been our sole focus.

PLM :: *excellence*

PLM carries an A (Excellent) rating from A.M. Best Company, the industry leader in the independent rating of insurance carriers.

PLM :: *expertise*

As a company that provides Property and Casualty insurance services exclusively to the lumber, woodworking and building material industries, we have gained an expertise that means we know your business better than any other insurance company. This allows us to offer more competitive pricing, knowledgeable loss control services by our staff of Technical Services Representatives, and educated claims settlement.

In addition, our Field Representatives provide expertise in the building materials industry, as well as personalized service. This combination of traits is unlike any other carrier within the insurance industry.

Details of the Program:

- The insured must be a distributor member of NEMEON, and elect to join the Safety Group Dividend Plan by completing a dividend election form.
- Included in the dividend calculation will be Property, Liability, and Commercial Automobile coverages written through PLM. (Workers compensation also included if written through PLM.)
- We can work with you through your current agent or broker, or the broker of your choice.
- The plan year runs from July 1st through June 30th but you may join at any time and any earned premium for that period is eligible for the dividend calculation.
- Program must exceed \$1,000,000 earned premium threshold to qualify for dividend calculation.

Dividends, if earned, will be paid based on the following schedule*:

GROUP LOSS RATIO	DIVIDEND PAYABLE
0.00% to 10.00%	10%
10.01% to 20.00%	7.5%
20.01% to 44.99%	5.0%
45.00% to 50.00%	2.5%
50.01% and Over	0%

*Note: By law, dividends are discretionary and are not guaranteed. They are subject to the prior approval of the PLM Board of Directors.

PLM Insurance Survey

For details on obtaining a quote or joining the NEMEON Safety Group Dividend Plan, please mail back this insurance survey to PLM or call at 800.752.1895 for more information.

Name of Company

Address

City/State/Zip

Phone

Fax

Insurance Contact Person

Title

Are you a member of any other trade associations? Yes No

If yes, which association(s)?

Policy Type	Name of Present Insurance Carrier	Policy Exp.	Current Annual Premium
PROPERTY			
GENERAL LIABILITY			
BUSINESS AUTO			
WORKERS COMP			
UMBRELLA			

Please contact us directly

Please contact our insurance agent/broker at the following address:

Broker/Agency

Address

City/State/Zip

Contact

Phone

< detach, fold in half and moisten if mailing