

**Summary of Material Modifications for  
Harbour Insurance Agency, Inc. Profit Sharing Plan and Trust**

Employer: Harbour Insurance Agency, Inc.

Employer Identification Number: 04-2889448

2520032031853

Plan Number: 001

The Summary Plan Description dated March 21, 1994 and Summary of Material Modifications dated March 17, 1995 changed as follows:

**Essential Facts.**

The address of the plan sponsor, administrator and trustees now reads:

P.O. Box 376  
Scituate, MA 02066-0376

The address of the Agent for Service of Legal Process has changed to:

301 Driftway  
Scituate, MA 02066-1904

Please file this with your Summary Plan Description previously distributed.

March 10, 1997

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