

ANY BANCORP, INC & SUBSIDIARIES

MARKETING RESULTS SUMMARY

Policy Expiration/Inception Date 00/00/00

Presentation Date 00/00/00

DIRECTORS & OFFICERS LIABILITY TERMS & CONDITIONS	A PROG BCG/GSLI EXPIRING	B PROG NEW FRM QUOTE	C ST PAUL BCG/GSLI QUOTE	D F&D BCG/GSLI QUOTE	E CHUBB BCG/GSLI QUOTE
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Bold = Key Feature/Improvement

Underline = Key Limitation/Coverage Reduction

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BEST'S RATINGS	A+	A+	A	A+	A++
"INTRODUCTORY" CONSIDERATIONS			Passed	Passed	Passed
◆ PARENT CORPORATION: ORGANIZATION STATISTICS Any Bancorp, Inc. 00 Main Street Any Town NJ 00000 Employees: FT/PT Locations Loan Portfolio Assets As Of	Incl. 24 1 92,437,000 169,706,000 03/31/01	Incl. 25 2 71,903,250 211,954,000 06/30/04			
◆ SUBSIDIARIES - ACTIVE/INACTIVE/RUNOFF ◆ NEWLY FORMED/ACQUIRED ENTITIES (<u>Prior Notice Is A Must To Assure Coverage.</u>)	-25% Assets No Chg. Sec. VIII. & 4573-02 Fi's Only & EPL End	25% Or Less <u>Fi's Only</u> No Charge/ Conversion Or Other Org Structure Change Notice Req. 8039			
◆ TERMINATED ENTITIES - Run-Off Coverage	<u>None</u>	<u>None</u>			

INTRODUCTORY COMMENTS

Since your last renewal the bank has grown by \$42,248,000 in assets, which is a growth rate of approximately 25%. This growth statistic is taken from the bank's quarterly reports dated 03/31/01 and 06/30/04. Although this is not substantial growth, growth is being considered in the renewal rating now more that it has been over the past 10 or so years of the "soft" market for P&C Insurance.

It is also important to note that your expiring policy was issued prior to the terrorist attacks of 2001 and the corporate failures that occurred during the past several years. These events have had a significant impact on insurance rates due to increases in the cost of reinsurance, which is the means that the insurance industry uses to spread the cost of losses in one area of the industry to all sectors of the insurance industry.

The upward pressure on Property & Casualty Insurance Rates has subsided somewhat for this renewal as insurers are starting to recover from the events mentioned above. However, there is still a worldwide shortfall in the amount of loss reserves held by reinsurance companies to pay expected losses over the next several years. This worldwide loss reserve shortage is putting pressure on insurance companies to continue increasing premium on renewals, increase deductibles and provide renewal terms that are less broad than expiring.

In an effort to obtain the best possible terms, conditions and premium for your renewals, we sent your applications to the following insurance companies:

1. Chubb Group
2. F&D/Zurich
3. Progressive Casualty, (Incumbent For D&O/EPL)
4. St. Paul

Chubb, F&D and St. Paul decided not to quote because of an inability to compete with the Progressive program. Progressive has offered a renewal program with only a minor difference in coverage, as described on the next page, with no increase in "net" annual premium. However, the factor for the 3 year prepaid option increased from 2.7 expiring to 3.0 for the renewal. This increase in the 3 year factor makes the renewal 3 year prepaid program higher in price than your expiring 3 year prepaid program. The next several pages summarize the renewal terms offered compared to your expiring program.

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INTRODUCTORY COMMENTS, CONTINUED

Liability arising out of Internet Communications and Internet Banking is not adequately covered on current liability policies without modification. Most D&O Policies and any Entity Coverage Endorsements attached to them, typically exclude Bodily Injury and Property Damage Liability along with liability arising out of Personal Injury perils such as Invasion of Privacy, Libel, Slander, Emotional Distress, Mental Anguish and others. The primary concern that arises out of these exclusions is the liability you could face as a result of "identity theft" of customer records due to a hacker gaining access to your proprietary computer system. In addition, liability policies do not cover such exposures as business interruption arising out of website failure, public relations expense to overcome damage to the bank's reputation arising out of a hacked website, or cyber extortion. To cover these and other internet banking liability exposures adequately, Progressive has developed an Internet Banking Liability Policy, which is being offered for the bank's consideration. We have summarized this program for you on a separate Marketing Results Summary.

COVERAGE COMMENTS

The Progressive Broad Form Entity E&O Endorsement has been revised for this renewal to include an Internet Banking Exclusion. However, the underwriter has agreed to remove this exclusion, if you do not purchase the separate Internet Banking Policy. It is a positive not having a specific Internet Banking Exclusion in the endorsement. However, the Broad Form Entity E&O Endorsement still excludes Bodily Injury and Personal Injury, so there is still no coverage for your exposure to identity theft.

There is one important limit change we must bring to your attention for this renewal. Progressive no longer offers their Broad Form Entity E&O Endorsement as excess coverage over underlying endorsements. Your expiring policy included an ERISA Fiduciary Liability Endorsement at a \$1,000,000 Limit, with the \$3,000,000 Broad Form Entity E&O Endorsement applying as excess, for a total limit of \$4,000,000. The ERISA Fiduciary Liability Endorsement has been withdrawn for this renewal, which reduces your limit for this exposure to \$3,000,000. If a \$4,000,000 Limit for ERISA Fiduciary Liability Coverage is desired, it will be necessary to increase the limit for your Broad Form Entity E&O Endorsement to \$4,000,000, which has been quoted as an option. This and other options can be found on page 8 of this summary.

However, the Broad Form Entity E&O Endorsement is not available at a \$4,000,000 Limit unless you also purchase a \$4,000,000 D&O Policy Limit. This is because the Broad Form Entity E&O Endorsement Limit is subject to the overall D&O Policy Aggregate Limit and cannot be written at a limit that is higher than the D&O Policy Limit.

You and your board of directors will be interested to know that there are some important features included in the Broad Form Entity E&O Endorsement included on your policy. The Progressive Broad Form Entity E&O Endorsement includes a non-erosion of the D&O Aggregate Limit feature for claims against individuals in the event the bank cannot indemnify such individuals due to insolvency, and entity claims have used up the D&O Policy Aggregate Limit. In such cases the full policy limit is restored to pay un-indemnified claims against individuals. This enhancement is not available in the Chubb and F&D/Zurich Programs and is limited in scope in the St. Paul Program. In addition, if there is an IRA/Keogh Claim or an ERISA Fiduciary Liability Claim, the Broad Form Entity E&O Endorsement provides a one time reinstatement of the endorsement limit and the claim does not reduce the D&O Policy Aggregate Limit. This feature of the Progressive Program, that reduces the impact of entity claims on the limits available to pay other claims during the same policy year, is unavailable on such a broad basis from other insurance companies at the present time.

Another means to reduce the possibility of a reduction of the D&O Policy Aggregate Limit for this renewal is to take advantage of the option to purchase Employment Practices Liability Coverage on a separate policy. A quote for a separate policy, with a \$2,000,000 Per Occurrence and Aggregate Limit, with a \$25,000 Deductible has been offered by Progressive for this renewal. The additional "net" annual premium to place this exposure on a separate policy is only \$661 + \$99 Brokerage Fee = \$760! Higher limit options are also offered for this exposure. Please refer to page 8.

We recommend that you consider purchasing a \$4,000,000 D&O Policy Limit and a \$4,000,000 Broad Form Entity E&O Endorsement Limit for this renewal. This will offset the reduction in your ERISA Fiduciary Liability Limit and provide an increased limit for D&O Claims and an increased limit for Lenders Liability, Depositors Liability, IRA/Keogh Liability and other entity exposures covered on the Broad Form Endorsement. Higher limits are worth considering given the society we live in and the responsibilities placed on management today as a result of the Sarbanes-Oxley Act of 2002 and other recent corporate governance legislation.

We also recommend purchasing the separate Employment Practices Liability Policy for this renewal. The increased cost to remove this exposure from your D&O Policy is minimal, and a separate policy removes the possibility of an EPL loss reducing the D&O Policy Aggregate Limit available to pay D&O Claims. Increased limit options are also available for this exposure.

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LINE	LIMIT	AGG	DED					
D&O Liab. D's,O's	\$ 3,000,000	\$ 3,000,000	\$ 0/0/25k	\$ 5,282	\$ 5,211	\$ Passed	\$ Passed	\$ Passed
E's				Incl. Full Cov Sec III E	Incl. Full Cov Sec III E			
IVI Excl								
Spouses Cov.				Incl.-Sec IIB	Incl.-Sec IIB			
"Entity" Agr/End	\$ 3,000,000	\$ P/O BF Agg	\$ 25k	\$ Incl. BF 4148	\$ Incl. BF 6195			
Retro Date				None	None			
P&P Lit Date				07/01/01	07/01/01			
Co-Pmt				None	None			
Know. Quest				Waived-3660	No			
Dury To Defend				Bank	Bank			
Attny Selection				Bank	Bank			
Conv To HC, MHC, Stock				30 Day Notice " After " End 2252	30 Day " Prior " Notice End 8039			
Reg. Suits				Full Cov	Full Cov			
D's & O's Change Notice Req'mt				None	None			
Civil Penalties	\$ 100,000	\$ 1,000,000 Sub Agg	\$ 0/0	\$ Incl. End #2245	\$ Incl. End #2245			
Bank Reg Auth D's,O's,E's				Only Only	Only Only			
Lend Liab D's,O's,E's	\$ 3,000,000	\$ D&O Agg	\$ 0/0/25k	\$ Incl.	\$ Incl.			
"Entity" Agr/End	\$ 3,000,000	\$ P/O BF Agg	\$ 25k	\$ Incl.	\$ Incl.			
Portfolio Servicing				Incl.	Incl.			
"Fee" Servicing For Others				Incl.	Incl.			
Suits Covered: <u>Borrower/Any</u>				Any	Any			
Unintentional E&O Applying Cust Funds "Depositor" Liab				No Excl.	No Excl.			
Insider Loans				<u>BF Excl R</u>	Excl. Removed End 4506			

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LINE	LIMIT	AGG	DED					
Excess Lend Limit Loans				BF <u>Excl</u> V	BF <u>Excl</u> V			
Loan Servicing Unowned Loans				Incl.	Incl.			
Fraud				BF Excl. IV D	BF Excl. IV D			
Violation of Law				Wilful	Wilful			
Incl. Lending Regulations				Officer Only	Officer Only			
				ERISA & Sec	ERISA & Sec			
				Excepted	Excepted			
				Only If Est. By	Only If Est. By			
				Adjudication	Adjudication			
Defense Cov				Yes	Yes			
Wilful Violations				Until	Until			
				Adjudicated	Adjudicated			
Past Due Loan Restructuring				No Excl.	No Excl.			
Wrongful Foreclosure				No Excl.	No Excl.			
Classified Loans Exclusion				No Excl.	No Excl.			
Bodily Injury Pers Injury				<u>Excl.</u>	<u>Excl.</u>			
				Sec IV A-BF	Sec IV A-BF			
Excepted For				<u>No Exception</u>	<u>No Exception</u>			
Environmental				<u>Excl.</u>	<u>Excl.</u>			
Reg Suits Exclusion				<u>Prop Damage</u>	<u>Prop Damage</u>			
				<u>Excl.</u>	<u>Excl.</u>			
Elec/Mechan Malfunction				No Excl.	No Excl.			
Plastic Card.Pin Exclusion				No Excl.	No Excl.			
Internet Banking Exclusion				None	Excl.-U			
					BF End 6195			
					Deleted If			
					E-Risk Pol Is			
					Not Purchased			
					End 6589			
Depositor Liab D's,O's,E's	\$ 3,000,000	\$ D&O Agg	\$ 0/0/25k	\$ Incl.	\$ Incl.			
"Entity" Agr/End	\$ 3,000,000	\$ P/O BF Agg	\$ 25k	\$ Incl. BF 4148	\$ Incl. BF 6195			
EPL D's,O's,E's	\$ 3,000,000	\$ D&O Agg	\$ 0/0/25	\$ Incl. D&O Pol & EPL End	\$ Incl. D&O Pol & EPL End			
"Entity" Agr/End	\$ 2,000,000	\$ <u>Sub Agg</u>	\$ 25k	\$ 3,528	\$ 3,505			
Retro Date				End #3438	End #3438			
P&P Lit Date				None	None			
				07/01/01	07/01/01			

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LINE	LIMIT	AGG	DED					
Co-Pmt				None	None			
Know. Quest.				Waived-3660	No			
Dury To Defend				Bank	Bank			
Attny Selection				Bank	Bank			
Front Pay				\$ Incl.	\$ Incl.			
Future Damages				Delete Excl. III G(4) End #4539	Delete Excl. III G(4) End #4539			
Third Party				\$ Incl. End #4539	\$ Incl. End. #4539			
Claims By Dir's. Excl.				\$ Not Excl. Not Lmtd To Employees Sec III B,E&G	\$ Not Excl. Not Lmtd To Employees Sec III B,E&G			
Ded Reimb Successful Defense				No	No			
Intentional Acts Severability				No Excl. -	No Excl. -			
Merger Excl.				<u>Yes-IV A</u> Notice Req.	<u>Yes-IV A</u> Notice Req.			
IRA/Keogh D's,O's,E's	\$ 3,000,000 \$ 3,000,000	\$ D&O Agg \$ D&O Agg	\$ 0/0/2k \$ 0/0/5k	\$ Incl.	\$ Incl.			
Admin Fidu/Trustee				Incl. Incl. Sec III E	Incl. Incl. Sec III E			
"Entity" Agr/End	\$ 3,000,000 \$ 3,000,000	\$ Reinst'd \$ Reinst'd P/O BF Agg	\$ 2k \$ 5k	\$ Incl. BF 4148	\$ Incl. BF 6195			
Admin Fidu/Trustee				Incl. Incl.	Incl. Incl.			
ERISA Fidu Agr/End D's, O's, E's	\$ 1,000,000 \$ 3,000,000 \$ 3,000,000	\$ Reinst'd \$ Reinst'd \$ Reinst'd \$ P/O BF Agg	\$ 2k \$ 2k \$ 5k	\$ 175 \$ Incl. BF 4148	\$ Not Avail. \$ Incl. BF 6195			
"Entity/Spon"				Incl.	Incl.			
<u>Ins/Retirmt</u> Any Plans				Any	Any			
WC/SS/UM				Incl. III N	Incl. III N			
Fines Sec 502(i) or (l) of ERISA				Yes III.G	Yes III.G			
Wilful Law Violation				Excl.-V D	Excl.-V D			

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LINE	LIMIT	AGG	DED					
Securities D's,O's,E's	\$ 3,000,000	\$ D&O Agg	\$ 0/0/25k	\$ Incl.	\$ Incl.			
"Entity" Agr/End	\$ 3,000,000	\$ P/O BF Agg	\$ 25k	\$ Incl. BF 4148	\$ Incl. BF 6195			
Conv To HC, MHC, Stock				30 Day Notice "After" End 2252	30 Day "Prior" Notice End 8039			
"Entity" Agr/End	\$ 3,000,000	\$ P/O BF Agg	\$ 25k	\$ Incl. BF 4148	\$ Incl. BF 6195			
Any/FeeOnly Cont. Req'mt?				Any	Any			
Any/Cust. Claim(s)				No	No			
				Any	Any			
BF Entity E&O	\$ 3,000,000	\$ Sub Agg	\$ 25k	\$ 5,282	\$ 5,211			
				BF End 4148	BF End 6195			
Fee And Non-Fee Services				Both	Both			
Cont. Req.				No	No			
Any/Cust. Suits(s)				Any	Any			
D&O Claims				Incl.	Incl.			
Securities Claims				Incl.	Incl.			
Lenders Liab				Incl.	Incl.			
Trust Dept				<u>Excl. By End</u>	<u>Excl. By End</u>			
IRA/Keogh				Incl.	Incl.			
ERISA Fidu				Incl.	Incl.			
Lock Box				Incl.	Incl.			
Notary Public				Incl.	Incl.			
Emp Practices				<u>Excl-Sep End</u>	<u>Excl-Sep End</u>			
Safe Dep Box				<u>Excluded</u> (CSD Pol)	<u>Excluded</u> (CSD Pol)			
Stock Broker				<u>Excluded</u>	<u>Excluded</u>			
Ins Operations				<u>Excluded</u>	<u>Excluded</u>			
Fail To Main. Ins.				<u>Excluded</u>	<u>Excluded</u>			
Inv. Banking				<u>Excluded</u>	<u>Excluded</u>			
Clearing Agt.				<u>Excluded</u>	<u>Excluded</u>			
RE Broker				<u>Excluded</u>	<u>Excluded</u>			
RE Appraiser				<u>Excluded</u>	<u>Excluded</u>			
Data Proc.				<u>Excluded</u>	<u>Excluded</u>			
Bond Indent. Trustee				<u>Excluded</u>	<u>Excluded</u>			
Punitive Dam				No Excl.	No Excl.			
Check Kiting				No Excl.	No Excl.			
Disputes Over Fees				No Excl.	No Excl.			

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LINE	LIMIT	AGG	DED				
Fraud Violation of Law Incl. Lending Regulations				Excl. IV D Wilful Officer Only ERISA & Sec Excepted Only If Est. By Adjudication	Excl. IV D Wilful Officer Only ERISA & Sec Excepted Only If Est. By Adjudication		
Defense Cov Wilful Violations				Yes	Yes		
Reg Suits Exclusion				No Excl.	No Excl.		
Elec/Mechan Malfunction				No Excl.	No Excl.		
Plastic Card.Pin Exclusion				No Excl.	No Excl.		
<u>Internet Banking</u>				<u>Excl.-IV.U</u>	<u>Excl.-IV.U</u>		
Website Services Liability				<u>Excl. IV.U</u>	<u>Excl. IV.U</u>		
E-Mail & Other Networks Owned/Used				<u>Excl. IV.U</u>	<u>Excl. IV.U</u>		
Cust. Records Identity Theft				<u>Excl.-IV.U</u>	<u>Excl.-IV.U</u>		
<u>Internet Excl's:</u>							
E-Mail, Fax, Phone Crime				<u>Excl.-IV.U</u>	<u>Excl.-IV.U</u>		
Customer Claims Due To Website Failure				<u>Excl.-IV.U</u>	<u>Excl.-IV.U</u>		
Misappropriation Of Ideas, Trademark, Trade Name, Trade Style, Title, Slogan or Copyright				<u>Excl.-IV.U</u>	<u>Excl.-IV.U</u>		
<u>Personal/Bodily Injury Excl's:</u>				<u>Excl.-IV A</u>	<u>Excl.-IV A</u>		
BI/PD				<u>Excl.</u>	<u>Excl.</u>		
Mental Anguish				<u>Excl.</u>	<u>Excl.</u>		
Emo. Distress				<u>Excl.</u>	<u>Excl.</u>		
Invasion of Priv.				<u>Excl.</u>	<u>Excl.</u>		
Libel/Slander				<u>Excl.</u>	<u>Excl.</u>		
Defamation				<u>Excl.</u>	<u>Excl.</u>		
Excepted For:				No Exception	No Exception		
Important Note				<u>Services Not Disclosed Are Not Covered</u>	<u>Services Not Disclosed Are Not Covered</u>		

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ANNUAL "NET" PREMIUM				\$ 14,267	\$ 13,927			
SURPLUS LINES TAX @ ___%				\$ 0	\$ 0			
NJ GUARANTEE FUND SURCHARGE @ ___%				\$ 0	\$ 0			
BROKERAGE FEE @ 15%				\$ 2,140	\$ 2,089			
TOTAL "GROSS" ANNUAL PREMIUM				\$ 16,407	\$ 16,016			
THREE YEAR PREPAID FACTOR				270.0%	<u>300.0%</u>			
TOTAL "GROSS" THREE YEAR PREPAID PREMIUM				\$ 44,299	\$ 48,048			
SURPLUS LINES FILING FEE @ \$0				\$ 0	\$ 0			
TOTAL "GROSS" THREE YEAR PREPAID COST				\$ 44,299	\$ 48,048			
OPTIONS				Quoted As Increases Over The Present Program Premiums.				
LINE	LIMIT	AGG	DED					
D&O D'sO'sE's	\$ 4,000,000	\$ 4,000,000	\$ 0/0/25k	.....	\$ +801	\$		
EPL "Agr/End"	\$ 3,000,000	\$ Sub Agg	\$ 25k	.....	\$ +904	\$		
Front Pay & Fut Dam	.....	.....	.....	.....	\$ Incl.	\$		
Third Party	.....	.....	.....	.....	\$ Incl.	\$		
EPL "Sep Pol"	\$ 2,000,000 \$ 3,000,000	\$ 2,000,000 \$ 3,000,000	\$ 25k \$ 25k	..... .....	\$ +661 \$ +1,737	\$		
Front Pay & Fut Dam	.....	.....	.....	.....	\$ Incl.	\$		
Third Party	.....	.....	.....	.....	\$ Incl.	\$		
BF Entity E&O	\$ 4,000,000	\$ Sub Agg	\$ 25k	\$ +801			
A 15% Brokerage Fee Will Be Added To All Net Quotes.								

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NOTES

1. **Limits:** The limits stated in the "LIMIT" columns on the preceding pages, represent the most the insurance company will pay per claim, for the exposure indicated.
2. **D&O (Policy) Aggregate:** This is the most the insurance company will pay, for all claims covered by the policy, during any policy year, regardless of how many claims actually come up during the policy year. Unless indicated otherwise, this aggregate, and all sub aggregates, are reinstated annually on 3 year policies. (\$2,000,000 D&O Limit, \$2,000,000 D&O Aggregate, \$1,000,000 D&O Claim, \$1,000,000 Aggregate left to respond to additional claims during that policy year.)
3. **Sub Aggregate:** This is the most the insurance company will pay, for the designated exposure, for all losses arising out of that exposure, during any policy year. In addition, any such losses also reduce the D&O Aggregate. If the exposure sub aggregate is used up during the policy year, there is no coverage for additional claims arising out of that exposure, during the same policy year, even if the D&O Aggregate has not been exhausted. (\$1,000,000 Lenders Liability Entity Limit, \$1,000,000 Lenders Liability Entity Sub Aggregate, \$2,000,000 D&O Aggregate, \$1,000,000 Lenders Liability Entity Claim, \$1,000,000 D&O Aggregate left to respond to additional claims on the policy, no coverage available for additional Lenders Liability Entity Claims for the rest of the policy year.) The erosion of the D&O Aggregate by Entity Coverage Endorsements, may be offset by purchasing a higher D&O Limit.
4. **Reinstated Aggregate:** This means that the aggregate will be reinstated one time in the event of a loss. Subsequent losses during the policy period would reduce the D&O Aggregate.
5. **Broad Form E&O Sub Aggregate:** This is the same as the Sub Aggregate described above, except that the Broad Form Sub Aggregate blankets all of the exposures it covers into a single Sub Aggregate. The Broad Form Sub Aggregate takes away the individual sub aggregates that would have been available if separate endorsements were purchased for designated exposures. The Broad Form E&O Endorsement, as its name indicates, provides much broader coverage. However, claims arising out of a designated exposure covered by the Broad Form E&O Endorsement, use up the Broad Form Sub Aggregate, and eliminate coverage for claims arising out of any other exposures covered by the Broad Form, during that policy year, even if the D&O Aggregate has not been exhausted. (\$1,000,000 BF E&O Limit, \$1,000,000 BF E&O Sub Aggregate, \$2,000,000 D&O Aggregate, \$1,000,000 Lenders Liability Entity Claim, \$1,000,000 D&O Aggregate left to respond to additional claims on the policy, no additional coverage available for BF E&O Claims for the rest of the policy year. In this example, if an SEC Entity Claim, or any other entity claim covered by the Broad Form E&O Endorsement, subsequently arises during the same policy year, there would be no coverage for that claim.) The erosion of the BF Entity End Sub Aggregate and the D&O Policy Aggregate, may be offset by purchasing a higher D&O Aggregate, in combination with purchasing endorsements for designated exposures, and using the Broad Form E&O Endorsement as excess coverage over the underlying endorsement limits.
6. The Progressive Broad Form Entity Endorsement Limits the maximum amount available in any policy year to respond to any of the exposures it covers. In addition, any claims paid against the Broad Form Entity Sub Aggregate, will reduce the overall Policy Aggregate.
7. There are **three exceptions** to the preceding note: A) IRA/Keogh Claims and ERISA Fiduciary Liability Claims will not reduce the aggregate limit available to pay D&O Claims. B) The Broad Form Entity Sub Aggregate Limit will be reinstated one time, during any policy year, to the extent that the Broad Form Entity Sub Aggregate Limit is diminished due to an IRA/Keogh and/or a ERISA Fiduciary Liability Claim. C) Claims paid under the Entity E&O Endorsement will not reduce Insuring Agreement A Coverage, in the event of financial insolvency of the bank. Please see the flier on this included with this Marketing Results Summary.

ANY BANCORP, INC & SUBSIDIARIES

MARKETING RESULTS SUMMARY

Policy Expiration/Inception Date 00/00/00

Presentation Date 00/00/00

BINDER REQUIREMENTS

GENERAL COMMENTS/REQUIREMENTS:

1. All coverage is quoted "net" of commission from the insurance company, unless otherwise indicated. A 15% brokerage fee will be added to the "net" premium(s) quoted.
2. The "Brokerage Fee Agreement" enclosed with the proposal must be signed and dated prior to binding coverage. Whenever a brokerage fee is charged, we must ask you to sign a "Brokerage Fee Agreement" prior to binding coverage. This is a state regulation designed to verify that you understand what services you are receiving in return for the fee and to verify that we are receiving no commission from the insurance company. A signed Brokerage Fee Agreement is on file for all of the coverage under consideration.
3. Actual invoiced premium may differ slightly from the numbers shown here due to rounding.
4. All quotes are subject to the binder conditions listed below, which must be complied with before policies can be issued.
5. No coverage is bound until there is written verification that coverage is bound, from the insurance company providing coverage.
6. **All quotes expire on Any Month 15, 2005.**

BINDER CONDITIONS APPLICABLE TO THIS COVERAGE ORDER:

1. There are a few binder condition listed in the Progressive Quote. A copy of the "List of Contingencies" page from the Progressive Quote Letter is included with this Marketing Results Summary.

MARKETING RESULTS SUMMARY PREPARED BY:

DJG
 Donald J. Gronczniak, CPCU/ARM/AAI
 Gronczniak Specialty Lines, Inc.

This Marketing Results Summary is not a legal document. It is provided for the sole purpose of assisting the directors and officers in better understanding the "key" features and limitations of the coverage included in the policy. This checklist is based upon, and should be used in conjunction with the actual policy form(s) and any endorsements to be included in the programs summarized. As with any outline, the information included herein, merely highlights important coverage features that are described in complete detail in the actual policy. We have made every effort to point out important considerations and present policy terms and conditions accurately. However, in the event of any material misinterpretation, oversight or discrepancy, the actual policy, legal precedent, insurance company and/or court interpretations will supersede anything contained in this document.