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JAMES SETTLES JOINS WOODRUFF-SAWYER & CO.

San Francisco, California – September 3, 2008 – Woodruff-Sawyer & Co. announced today that James Settles has joined their firm as North Bay Benefits Practice Leader. In this role, Mr. Settles will focus on client relationship management, business development and continued growth of the firm’s North Bay Employee Benefits Practice.

Mr. Settles has 22 years of experience designing and managing health and welfare programs, with a focus on federal and state regulatory compliance, market analysis, wellness programs, financial analysis including alternative funding methods, benefit plans for wineries and vineyards, and Human Resources technology solutions. Prior to joining Woodruff-Sawyer, he spent twelve years with ABD Insurance Services. “I am very pleased to be joining Woodruff-Sawyer,” said Mr. Settles. “They have an outstanding reputation in the industry and I look forward to building upon their success in the Benefits area.”

“We are very happy that Jim has joined our firm,” said Charlie Rosson, Chief Executive Officer at Woodruff-Sawyer. “His vast industry knowledge and commitment to exceptional client service make Jim a perfect addition to our team.”

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About Woodruff-Sawyer & Co.

Woodruff-Sawyer is one of the largest independent insurance brokerage firms in the nation, and is an active partner of Assurex Global and International Benefits Network. For 90 years, Woodruff-Sawyer has been partnering with clients to implement and manage cost-effective and innovative insurance, employee benefits and risk management solutions, both nationally and abroad. Headquartered in San Francisco, Woodruff-Sawyer has offices throughout California and in Portland, Oregon.

For more information about Woodruff-Sawyer, call 415.391.2141 or visit www.wsandco.com.

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