



FOR IMMEDIATE RELEASE

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**CHOICE Administrators® Offers Errors and Omissions
Coverage to Health Insurance Brokers Online**

Coverage Meets Broker E&O Requirements For All Leading Health Carriers

ORANGE, CA – January 23, 2007 — *CHOICE* Administrators®, the developer and administrator of California's only true Employee Choice health benefit programs for employer groups with 2 to 199 employees, now makes Errors & Omissions (E&O) Insurance coverage available to licensed California health insurance brokers through an agreement with CalSurance -- allowing brokers to quote, purchase and bind coverage online instantly. The coverage meets brokers' E&O requirements for all leading health carriers and is available with reduced retention for *CHOICE* Administrators® programs including *CaliforniaChoice*, *CaliforniaChoice 5I+* and Kaiser Permanente Choice Solution.

E&O Insurance provides protection against claims arising out of acts, errors or omissions of the insurance agent or any other covered person for whom the insured agent is legally liable. It covers financial losses and expenses generated by client claims of error, omission, or negligence. It also can protect against slander, libel and breach of contract.

The retention for *CHOICE* Administrators® programs is reduced to \$500, while the retention for all other products is \$2,500. Limits of liability of \$1,000,000 for each claim per agent; \$1,000,000 aggregate per agent; and \$10,000,000 policy aggregate, satisfy all leading California health plan requirements for coverage.

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To obtain coverage, brokers can simply visit the *CaliforniaChoice*, *CaliforniaChoice 5I+* or Kaiser Permanente Choice Solution websites, www.calchoice.com, www.calchoiceplus.com or www.kpchoicesolution.com, log onto the broker's home page, and click on the link "E&O Coverage for Brokers."

"*CHOICE Administrators®* is making E&O coverage easily accessible and more affordable to provide additional services for our brokers regardless of which products they offer," said Ron Goldstein, president of *CHOICE Administrators®*, "because in today's litigious society, this coverage has become increasingly important and is required by most carriers. Not only does it protect a broker's business from catastrophic loss in the event of a frivolous client lawsuit, but it gives their clients the additional assurance that the broker is licensed and legitimate."

Goldstein noted that E&O coverage is recommended for anyone who is in the business of giving advice, making educated recommendations, designing solutions and/or representing the needs of others.

About *CHOICE Administrators®*

CHOICE Administrators®, based in Orange, California, is the nation's leader in developing and administrating Employee Choice health benefit programs for employer groups of all sizes. Serving more than 200,000 members through more than 12,000 employers, *CHOICE Administrators®* enables employers to control their healthcare budgets through defined contribution, consumer directed benefit plan designs and single source administration. *CHOICE Administrator®* programs include **CaliforniaChoice**, **CaliforniaChoice 5I+** and **Kaiser Permanente Choice Solution**, its successful consumer-driven health care programs for small and mid-size groups, and **Contractor's Choice®**, a unique program for employers on public works projects.

CaliforniaChoice and *CaliforniaChoice 5I+* offer employees of small (2-50 employees) and mid-size groups (51-199 employees), respectively, a broad selection of health plans, benefit designs and ancillary products, all with one simplified monthly statement, single-source administration and defined contribution. Kaiser Permanente Choice Solution is a unique program for employers with 2 to 50 employees that offers nine of the most flexible Kaiser Permanente benefit plans along with Dental, Life and Section 125 – all in one program with one consolidated monthly bill.

Contractor's Choice® provides annualized hour bank accounting for employers on public works projects so they can maintain benefits during industry slowdowns and allow qualified, hourly employees to accumulate hours (dollars) for healthcare benefits on a pre-tax basis.

CHOICE Administrators® is one of The Word & Brown Companies. For more information, visit www.choiceadmin.com

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About CalSurance

Brown & Brown of CA, Inc dba CalSurance, based in Orange, California, has been an E&O insurance specialist for more than 30 years and currently services more than 125,000 agents and financial professionals nationwide.

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