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MONICA R. BORNE
JEFFREY T. GREENBERG,
Of Counsel

September 3, 1997

Florida Public Service Commission
Division of Administration
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850

RE: INSURANCE INFORMATION EXCHANGE, L.L.C.

971178-TI

Dear Sirs:

Enclosed herewith for filing please find an original and twelve (12) copies of the application for authority to provide interexchange telecommunications service submitted on behalf of Insurance Information Exchange, L.L.C.

Please acknowledge receipt of this filing by date stamping and returning the additional copy of this letter in the self-addressed envelope provided.


Thank you for your assistance. If you should have any questions, please do not hesitate to contact this office.

Sincerely,



Monica R. Borne

Enclosure
cc: Jan King, iiX

Check received with filing and
forwarded to Fiscal for deposit.
Fiscal to forward a copy of check
to RAR with proof of deposit.
Initials of person who forwarded check:


DOCUMENT NUMBER-DATE

09003 SEP-86

FISCAL DEPOSITS/REPORTING

1. This is an application for (check one):
 - Original Authority (New company).
 - Approval of Transfer (To another certificated company).
 - Approval of Assignment of existing certificate (To a noncertificated company).
 - Approval for transfer of control (To another certificated company).

2. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:
Insurance Information Exchange, L.L.C.

3. Name under which the applicant will do business (fictitious name, etc.):

4. National address (including street name & number, post office box, city, state and zip code).
3001 East Bypass
College Station, TX 77845

5. Florida address (including street name & number, post office box, city, state and zip code):
None

6. Structure of organization:
 - Individual
 - Foreign Corporation
 - General Partnership
 - Corporation
 - Foreign Partnership
 - Limited Partnership
 - Other, Limited Liability Company

7. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.
 - (a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

**** FLORIDA PUBLIC SERVICE COMMISSION ****

Use
FILE COPY

DIVISION OF COMMUNICATIONS
BUREAU OF SERVICE EVALUATION
101 E. Gaines Street
Fletcher Building
Tallahassee, Florida 32399-0866

APPLICATION FORM
for
AUTHORITY TO PROVIDE INTEREXCHANGE TELECOMMUNICATIONS SERVICE
WITHIN THE STATE OF FLORIDA

Instructions

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form contact:

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
101 East Gaines Street
Tallahassee, Florida 32399-0866
(904) 488-1280

- E. Once completed, submit the original and twelve (12) copies of this form along with a non-refundable application fee of \$250.00 to:

Florida Public Service Commission
Division of Administration, Room G-50
101 East Gaines Street
Tallahassee, Florida 32399-0850
(904) 488-4733

FORM PSC/CMU 31 (4/91)
Required by Commission Rule Nos. 25-24.471,
25-24.473 & 25-24.480(2)

DOCUMENT NUMBER-DATE

U9003 SEP-85

FPSC RECORDS/REPORTING

1. This is an application for (check one):
- Original Authority (New company).
 - Approval of Transfer (To another certificated company).
 - Approval of Assignment of existing certificate (To a noncertificated company).
 - Approval for transfer of control (To another certificated company).
2. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:
Insurance Information Exchange, L.L.C.
3. Name under which the applicant will do business (fictitious name, etc.):
4. National address (including street name & number, post office box, city, state and zip code).
3001 East Bypass
College Station, TX 77845
5. Florida address (including street name & number, post office box, city, state and zip code):
None
6. Structure of organization:
- Individual
 - Foreign Corporation
 - General Partnership
 - Corporation
 - Foreign Partnership
 - Limited Partnership
 - Other, Limited Liability Company
7. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.
- (a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

- (b) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Fictitious name registration number: _____

- (c) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. If so, please explain.

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

8. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida. Exhibit A

Corporate charter number: M97000000553

- (b) Name and address of the company's Florida registered agent. NRAI Services, Inc.
526 E. Park Avenue
Tallahassee, FL 32301

- (c) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. If so, please explain.
No.

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not. No.

9. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

(a) The application; Monica R. Borne
Nowalsky, Bronston & Gothard
3500 N. Causeway Blvd., Suite 1442
Metairie, Louisiana 70002
Ph. (504) 832-1984

(b) Official Point of Contact for the ongoing operations of the company;

David Hunter, President
3001 East Bypass
College Station, TX 77845 Ph. (409) 694-7400

(c) Tariff;

Monica R. Borne
3500 N. Causeway Blvd., Suite 1442
Metairie, LA 7002 Ph. (504) 832-1984 Fx. (504) 831-0892

(d) Complaints/Inquiries from customers:

Jan King
Insurance Information Exchange, L.L.C.
3001 East Bypass, College Station, TX 77845

10. List the states in which the applicant:

(a) Has operated as an interexchange carrier.
Texas, Iowa, Idaho, Montana

(b) Has applications pending to be certificated as an interexchange carrier.

Alabama, Arkansas, Connecticut, Indiana, Kansas, Louisiana
Massachusetts, Maryland, Missouri, Minnesota, N. Carolina
N. Dakota, Nebraska, Ohio, Oregon, S. Carolina, Tennessee, VT, WV

(c) Is certificated to operate as an interexchange carrier.

Texas, Idaho, Montana, Kentucky

(d) Has been denied authority to operate as an interexchange carrier and the circumstances involved.
None.

(e) Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.

None.

(f) Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.

None.

11. The applicant will provide the following interexchange carrier services (Check all that apply):

MTS with distance sensitive per minute rates
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with route specific rates per minute
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with statewide flat rates per minute (i.e. not distance sensitive)

Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS for pay telephone service providers

Block-of-time calling plan (Reach out Florida, Ring America, etc.).

800 Service (Toll free)

- WATS type service (Bulk or volume discount)
- Method of access is via dedicated facilities
- Method of access is via switched facilities

- Private Line services (Channel Services)
(For ex. 1.544 mbs., DS-3, etc.)

- Travel Service
 - Method of access is 950
 - Method of access is 800

- 900 service

- Operator Services
 - Available to presubscribed customers
 - Available to non presubscribed customers (for example to patrons of hotels, students in universities, patients in hospitals
 - Available to inmates

Services included are:

- Station assistance
- Person to Person assistance
- Directory assistance
- Operator verify and interrupt
- Conference Calling

- Other:

12. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).

1+ number

13. What services will the applicant offer to other certificated telephone companies:

- () Facilities. () Operators.
- () Billing and Collection. () Sales.
- () Maintenance.
- () Other: _____

14. Will your marketing program:

- Pay commissions?
- Offer sales franchises?
- Offer multi-level sales incentives?
- Offer other sales incentives?

15. Explain any of the offers checked in question 15 (To whom, what amount, type of franchise, etc.).

Commissions paid on volume sold.

16. Who will receive the bills for your service (Check all that apply)?

- Residential customers. Business customers.
- PATS providers. PATS station end-users.
- Hotels & motels. Hotel & motel guests.
- Universities. Univ. dormitory residents.
- Other: (specify) _____.

17. Please provide the following (if applicable):

(a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

Yes.

(b) Name and address of the firm who will bill for your service.

None.

18. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed). Exhibit D.

**** APPLICANT ACKNOWLEDGEMENT STATEMENT ****

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of one and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **LEC BYPASS RESTRICTIONS:** I acknowledge the Commission's policy that interexchange carriers shall not construct facilities to bypass the LECs without first demonstrating to the Commission that the LEC cannot offer the needed facilities at a competitive price and in a timely manner.
6. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding interexchange telephone service.
7. **ACCURACY OF APPLICATION:** By my signature below, I attest to the accuracy of the information contained in this application and associated attachments.

David Hunter
Typed name and signature of owner
or chief officer.

8/28/97
Date

ATTACHMENTS:

- A - CERTIFICATE TRANSFER STATEMENT
 - B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
 - C - INTRASTATE NETWORK
 - D - FLORIDA TELEPHONE EXCHANGES AND EAS ROUTES
 - E - GLOSSARY
- FORM PSC/CMU 31 (4/91)

** APPENDIX A **

CERTIFICATE TRANSFER STATEMENT

I, (TYPED NAME) _____,

current holder of certificate number _____, have reviewed this application and join in the petitioner's request.

Signature of owner or chief officer of the certificate holder

Title

Date

** APPENDIX B **

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

- (X) The applicant will not collect deposits nor
will it collect payments for service more
than one month in advance.
- () The applicant will file with the Commission
and maintain a surety bond in an amount equal
to the current balance of deposits and
advance payments in excess of one month.
(Bond must accompany application.)

 David Hunter
Typed name and signature of
Owner or Chief officer

President
Title
8/28/97
Date

** APPENDIX C **

INTRASTATE NETWORK

1. POP: Addresses where located, and indicate if owned or leased. N/A

1) 2)

3) 4)

2. SWITCHES: Address where located, by type of switch, and indicate if owned or leased. N/A

1) 2)

3) 4)

3. TRANSMISSION FACILITIES: Pop-to-Pop facilities by type of facilities (microwave, fiber, copper, satellite, etc.) and indicate if owned or leased.

N/A

1) POP-to-POP TYPE OWNERSHIP

2)

4. ORIGINATING SERVICE: Please provide the list of exchanges where you are proposing to provide originating service within thirty (30) days after the effective date of the certificate (Appendix D).

All.

5. TRAFFIC RESTRICTIONS: Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4) (a) (copy enclosed). The Company will utilize only Commission certificated underlying carriers which are in compliance with EAEA requirements

6. CURRENT FLORIDA INTRASTATE SERVICES: Applicant has () or has not (x) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:

a) What services have been provided and when did these services begin?

b) If the services are not currently offered, when were they discontinued?


David Hunter
Typed name and signature or
Owner or Chief officer.

President

Title

8/28/97

Date

PERSON COMPLETING FORM

SIGNATURE

DATE

Alachua.....	Cherry Lake.....	Ft. Meade.....	Jacksonville.....	Melbourne.....	Panama City.....	Spring Lake.....
Alford.....	Chiefland.....	Ft. Myers.....	Jacksonville Bch.....	Melrose.....	Panama City Beach.....	Starke.....
Alligator Point.....	Chipley.....	Ft. Myers Beach.....	Jasper.....	Miami.....	Palton.....	Stuart.....
Altha.....	Citra.....	Ft. Pierce.....	Jay.....	Micanopy.....	Penacola.....	Sugarloaf Key.....
Apalachicola.....	Clearwater.....	Ft. Walton Beach.....	Jennings.....	Middleburg.....	Perrine.....	Sunny Hills.....
Apoka.....	Clearmont.....	Ft. White.....	Jensen Beach.....	Milton.....	Perry.....	Tallahassee.....
Arceata.....	Clewiston.....	Freeport.....	Julington.....	Molokai.....	Pierson.....	Tampa.....
Archer.....	Cocoa.....	Frontport.....	Jupiter.....	Monticello.....	Pine Island.....	Tarpon Springs.....
Arroyo.....	Cocoa Beach.....	Calneville.....	Keaton Beach.....	Mooreville.....	Moore Haven.....	Tavares.....
Arroyo Park.....	Coral Springs.....	Geneva.....	Kennaville.....	Mount Dora.....	Mount Dora.....	The Beaches.....
Asford.....	Cottendale.....	Glendale.....	Key Largo.....	Mulberry.....	Pomona Park.....	Titusville.....
Asfordville.....	Crawfordville.....	Greenville.....	Key West.....	Mulberry.....	Pompano Beach.....	Trenton.....
Asfordville.....	Crescent City.....	Grand Ridge.....	Keystone Heights.....	Munton.....	Ponce De Leon.....	Trialacoochee.....
Belle Glade.....	Crestview.....	Green Cove Spa.....	Kingsley Lake.....	Myakka.....	Ponte Vedra Beach.....	Tyndal AFB.....
Belleview.....	Cross City.....	Greensboro.....	Kissimmee.....	Maple.....	Port Charlotte.....	Usatilla.....
Beverly Hills.....	Crystal River.....	Greenwood.....	La Belle.....	New Port Richey.....	Port St Joe.....	Valparaiso.....
Big Pine.....	Dade City.....	Gretna.....	Lady Lake.....	New Smyrna Beach.....	Port St Lucie.....	Venice.....
Blountstown.....	Daytona Beach.....	Groveland.....	Lake Buena Vista.....	Rendberry.....	Punta Gorda.....	Vernon.....
Boca Grande.....	DeBary.....	Groveland.....	Lake Butler.....	North Cape Coral.....	Quincy.....	Vero Beach.....
Boca Raton.....	Deerfield Beach.....	Gulf Breeze.....	Lake City.....	North Dade.....	Ralford.....	Valdo.....
Bonifay.....	DeLunak Springs.....	Haines City.....	Lake Placid.....	North Fort Myers.....	Ready Creek.....	Walnut Hill.....
Bonita Springs.....	Deland.....	Hastings.....	Lake Wales.....	North Kry Largo.....	Reynolds Hill.....	Wauchula.....
Bowling Green.....	DeLeon Springs.....	Havana.....	Lakeland.....	North Naples.....	St. Augustine.....	Weekiwachee Spa.....
Boynton Beach.....	Dalray Beach.....	Hawthorne.....	Laurel Hill.....	North Port.....	St. Cloud.....	Welaka.....
Bradenton.....	Deatin.....	Hilgh Springs.....	Lawley.....	Oak Hill.....	St. Marks.....	Wellborn.....
Brdenton.....	Dowling Park.....	Hillierd.....	Lee.....	Ocala.....	St. Petersburg.....	West Kissimmee.....
Bristol.....	Dunnellon.....	Kobe Sound.....	Leesburg.....	Oreochokee.....	Salt Springs.....	West Palm Beach.....
Bronson.....	East Orange.....	Holly Haverre.....	Lough Acres.....	Otluwaha.....	San Antonio.....	Westville.....
Brooker.....	Eastpoint.....	Hollywood.....	Live Oak.....	Orange City.....	Sanderson.....	Wewahatchee.....
Brooksville.....	Eau Gallie.....	Komestead.....	Lynn Haven.....	Orange Park.....	Sanford.....	White Springs.....
Bunnell.....	Englewood.....	Komassasa Springs.....	Luraville.....	Macclennery.....	Santa Rosa Beach.....	Williston.....
Bushnell.....	Eustla.....	Kosford.....	Madison.....	Orlando.....	Sarasota.....	Windermere.....
Callahan.....	Everglades.....	Koway.....	Rudon.....	Oviedo.....	Saagrove Beach.....	Winter Garden.....
Canterment.....	Fernandina Beach.....	Imolaltee.....	Karathon.....	Pace.....	Sebastian.....	Winter Haven.....
Cape Coral.....	Flagler Beach.....	Indian Lake.....	Marco Island.....	Pahokee.....	Sebring.....	Winter Park.....
Cape Haze.....	Florida.....	Indianton.....	Marianna.....	Palatka.....	Shalimar.....	Yankeetown.....
Carrabelle.....	Fla Boys Ranch.....	Interlechen.....	Navville.....	Palm Coast.....	Silver Spa Shores.....	Yulee.....
Cedar Keys.....	Forest.....	Interlechen.....	Navville.....	Palmetto.....	Sneads.....	Zephyrhills.....
Century.....	Ft. George.....	Interlechen.....	Navville.....	Palmetto.....	Sopchoppy.....	Zolfo Springs.....
Chattahoochee.....	Ft. Lauderdale.....	Ft. Lauderdale.....	McIntosh.....	Palmetto.....	Sopchoppy.....	Zolfo Springs.....

** APPENDIX D **

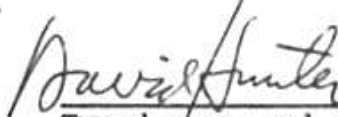
FLORIDA TELEPHONE EXCHANGES

AND

EAS ROUTES

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate. All.

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).



David Hunter
Typed name and signature of
Owner/Chief Officer

President

Title _____
Date 8/28/97

FLORIDA TELEPHONE EXCHANGES

PERSON COMPLETING FORM

SIGNATURE

DATE

Alechar	Cherry Lake	Ft. Meade	Jacksonville	Melbourne	Panama City	Spring Lake
Alford	Chiefland	Ft. Myers	Jacksonville Bch.	Melrose	Panama City Beach	Storte
Alligator Point	Chipley	Ft. Myers Beach	Jasper	Miami	Paton	Stuart
Altha	Citra	Ft. Pierce	Jay	Microgy	Pensacola	Sugarloaf Key
Amalachicola	Clearwater	Ft. Walton Beach	Jennings	Middleburg	Perrine	Sunny Hills
Apoka	Clearmont	Ft. White	Jensen Beach	Milton	Perry	Tallahassee
Arcadia	Clewiston	Freeport	Julington	Molokai	Piereson	Tampa
Archer	Cocoa	Freeport	Jupiter	Monticello	Pine Island	Terpon Springs
Asford	Cocoa Beach	Gainesville	Keaton Beach	Montverde	Plant City	Taras
Aspen Park	Coral Springs	Geneva	Kennaville	Moore Haven	Polk City	The Beaches
Baker	Cottontale	Glendale	Key Largo	Mount Dora	Pomona Park	Titusville
Baldwin	Crawfordville	Greenville	Key West	Mulberry	Pumpkin Beach	Trenton
Bartow	Crescent City	Grand Ridge	Keystone Heights	Myakka	Ponce De Leon	Trilacoochee
Belle Glade	Crawview	Green Cove Spd.	Kingsley Lake	Napier	Port Charlotte	Umatilla
Belleview	Cross City	Greenboro	Kissimmee	New Port Richey	Port St Joe	Valparaiso
Beverly Hills	Crystal River	Greenwood	Lady Lake	New Smyrna Beach	Port St Lucie	Venice
Big Pine	Dade City	Daytona Beach	Gretna	Lake Buena Vista	Punta Gorda	Vernon
Blountstown	Daytona Beach	DeBary	Groveland	Lake Butler	Quincy	Vero Beach
Boca Grande	Deerfield Beach	Gulf Breeze	Malina City	Lake Placid	North Fort Myers	Waldon
Boca Raton	Deland	Havana	Hawthorne	Laurel Mill	North Port	Wetliwachee Spc
Bonita Springs	Deltona	High Springs	Millard	Lee	Ocala	St. Marks
Bouling Green	DeLeon Springs	Dunellon	East Orange	Holley Haverre	Leesburg	St. Petersburg
Boynton Beach	Destin	Bobo Sand	Live Oak	Old Town	Orange City	Sanford
Bredon	Dowling Park	Wesley	Lee	Ocala	Orange Park	Sanibel-Captiva
Bristol	Dunnellon	Wesley	Lee	Ocala	Orange Springs	Santa Rosa Beach
Brookton	East Orange	Wesley	Lee	Ocala	Orlando	Sarasota
Brooksville	Eastpointe	Wesley	Lee	Ocala	Orlando	Sarasota
Burnell	Englewood	Wesley	Lee	Ocala	Orlando	Sarasota
Bushnell	Eustis	Wesley	Lee	Ocala	Orlando	Sarasota
Callahan	Everglades	Wesley	Lee	Ocala	Orlando	Sarasota
Centonight	Fernandina Beach	Wesley	Lee	Ocala	Orlando	Sarasota
Cape Coral	Flagler Beach	Wesley	Lee	Ocala	Orlando	Sarasota
Cape Mate	Florida Home	Wesley	Lee	Ocala	Orlando	Sarasota
Carrabelle	Fla Boys Ranch	Wesley	Lee	Ocala	Orlando	Sarasota
Cedar Keys	Forest	Wesley	Lee	Ocala	Orlando	Sarasota
Century	Ft. George	Wesley	Lee	Ocala	Orlando	Sarasota
Chattahoochee	Ft. Lauderdale	Wesley	Lee	Ocala	Orlando	Sarasota

** FLORIDA EAS FOR MAJOR EXCHANGES **

<u>Extended Service Area</u>	<u>with</u>	<u>These Exchanges</u>
PENSACOLA:		Cantonment, Gulf Breeze Pace, Milton Holley-Navarre.
PANAMA CITY:		Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorne, High Springs, Melrose, Micanopy, Newberry and Waldo.
OCALA:		Belleview, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Oklawaha, Orange Springs, Salt Springs and Silver Springs Shores.
DAYTONA BEACH:		New Smyrna Beach.
TAMPA:		Central None East Plant City North Zephyrhills South Palmetto West Clearwater
CLEARWATER:		St. Petersburg, Tampa-West and Tarpon Springs.
ST. PETERSBURG:		Clearwater.
LAKELAND:		Bartow, Mulberry, Plant City, Polk City and Winter Haven.

** FLORIDA EAS MAJOR EXCHANGES CONTINUE **

ORLANDO: Apopka, East Orange, Lake Buena Vista, Oviedo, Windermere, Winter Garden, Winter Park, Montverde, Reedy Creek, and Oviedo-Winter Springs.

WINTER PARK: Apopka, East Orange, Lake Buena Vista, Orlando, Oviedo, Sanford, Windermere, Winter Garden, Oviedo-Winter Springs Reedy Creek, Geneva and Montverde.

TITUSVILLE: Cocoa and Cocoa Beach.

COCOA: Cocoa Beach, Eau Gallie, Melbourne and Titusville.

MELBOURNE: Cocoa, Cocoa Beach, Eau Gallie and Sebastian.

SARASOTA: Bradenton, Myakka and Venice.

FT. MYERS: Cape Coral, Ft. Myers Beach, North Cape Coral, North Ft. Myers, Pine Island, Lohigh Acres and Sanibel-Captiva Islands.

NAPLES: Marco Island and North Naples.

WEST PALM BEACH: Boynton Beach and Jupiter.

POMPANO BEACH: Boca Raton, Coral Springs, Deerfield Beach and Ft. Lauderdale.

FT. LAUDERDALE: Coral Springs, Deerfield Beach, Hollywood and Pompano Beach.

HOLLYWOOD: Ft. Lauderdale and North Dade.

NORTH DADE: Hollywood, Miami and Perrine.

MIAMI: Homestead, North Dade and Perrine

**** APPENDIX E ****

**** GLOSSARY ****

ACCESS CODE: The term denotes a uniform four or seven digit code assigned to an individual IXC. The five digit code has the form 10XXX and the seven digit code has the form 950-10XX.

BYPASS: Transmission facilities that go direct from the local exchange end user to an IXC point of presence, thus bypassing the local exchange company.

CARRIERS CARRIER: An IXC that provides telecommunications service, mainly bulk transmission service, to other IXC only.

CENTRAL OFFICE: A local operating unit by means of which connections are established between subscribers' lines and trunk or toll lines to other central offices within the same exchange or other exchanges. Each three (3) digit central office code (NXX) used shall be considered a separate central office unit.

CENTRAL OFFICE CODE: The term denotes the first three digits (NXX) of the seven (7) digit telephone number assigned to a customer's telephone exchange service.

COMMISSION: The Florida Public Service Commission.

COMPANY, TELEPHONE COMPANY, UTILITY: These terms may be used interchangeably herein and shall mean any person, firm, partnership or corporation engaged in the business of furnishing communication service to the public under the jurisdiction of the Commission.

DEDICATED FACILITY: The term denotes a transmission circuit which is permanently for the exclusive use of a customer or a pair of customers.

END USER: The term denotes any individual, partnership, association, corporation, governmental agency or any other entity which (A) obtains a common line, uses a pay telephone or obtains interstate service arrangements in the operating territory of the company or (B) subscribes to interstate services provided by an IXC or uses the services of the IXC when the IXC provides interstate service for its own use.

EQUAL ACCESS EXCHANGE AREAS: EAEA means a geographic area, configured based on 1987 planned toll center/access tandem areas, in which local exchange companies are responsible for providing equal access to both carriers and customers of carriers in the most economically efficient manner.

EXCHANGE: The entire telephone plant and facilities used in providing telephone service to subscribers located in an exchange area. An exchange may include more than one central office unit.

EXCHANGE (SERVICE) AREA: The territory, including the base rate suburban and rural areas served by an exchange, within which local telephone service is furnished at the exchange rates applicable within that area.

EXTENDED AREA SERVICE: A type of telephone service furnished under tariff provision whereby subscribers of a given exchange or area may complete calls to, and receive messages from, one or more other contiguous exchanges without toll charges, or complete calls to one or more other exchanges without toll message charges.

FACILITIES BASED: An IXC that has its own transmission and/or switching equipment or other elements of equipment and does not rely on others to provide this service.

FOREIGN EXCHANGE SERVICES: A classification of exchange service furnished under tariff provisions whereby a subscriber may be provided telephone service from an exchange other than the one from which he would normally be served.

FEATURE GROUPS: General categories of unbundled tariffs to stipulate related services.

Feature Group A: Line side connections presently serving specialized common carriers.

Feature Group B: Trunk side connections without equal digit or code dialing.

Feature Group C: Trunk side connections presently serving AT&T-C.

Feature Group D: Equal trunk access with subscription.

INTEREXCHANGE COMPANY: means any telephone company, as defined in Section 364.02(4), F.S. (excluding Payphone Providers), which provides telecommunication service between exchange areas as those areas are described in the approved tariffs of individual local exchange companies.

INTER-OFFICE CALL: A telephone call originating in one central office unit or entity but terminating in another central office unit or entity both of which are in the same designated exchange area.

INTRA-OFFICE CALL: A telephone call originating and terminating within the same central office unit or entity.

FORM PSC/CMU 31 (4/91)

INTRASTATE COMMUNICATIONS: The term denotes any communications in Florida subject to oversight by the Florida Public Service Commission as provided by the laws of the State.

INTRA-STATE TOLL MESSAGE: Those toll messages which originate and terminate within the same state.

LOCAL ACCESS AND TRANSPORT AREA: LATA means the geographic area established for the administration of communications service. It encompasses designated exchanges, which are grouped to serve common social, economic and other purposes.

LOCAL EXCHANGE COMPANY (LEC): Means any telephone company, as defined in Section 364.02(4), F.S., which, in addition to any other telephonic communication service, provides telecommunication service within exchange areas as those areas are described in the approved tariffs of the telephone company.

OPTIONAL CALLING PLAN: An optional service furnished under tariff provisions which recognizes a need of some subscribers for extended area calling without imposing the cost on the entire body of subscribers.

900 SERVICE: A service similar to 800 service, except this service is charged back to the customer based on first minute plus additional minute usage.

PIN NUMBER: A group of numbers used by a company to identify their customers.

PAY TELEPHONE SERVICE COMPANY: Means any telephone company, other than a Local Exchange Company, which provides pay telephone service as defined in Section 364.335(4), F.S.

POINT OF PRESENCE (POP): Bell-coined term which designates the actual (physical) location of an IXC's facility. Replaces some applications of the term "demarcation point."

PRIMARY SERVICE: Individual line service or party line service.

RESELLER: An IXC that does not have certain facilities but purchases telecommunications service from an IXC and then resells that service to others.

STATION: A telephone instrument consisting of a transmitter, receiver, and associated apparatus so connected as to permit sending and/or receiving telephone messages.

SUBSCRIBER, CUSTOMER: These terms may be used interchangeably herein and shall mean any person, firm, partnership, corporation, municipality, cooperative organization, or governmental agency supplied with communication service by a telephone company.

SUBSCRIBER LINE: The circuit or channel used to connect the subscriber station with the central office equipment.

SWITCHING CENTER: Location at which telephone traffic, either local or toll, is switched or connected from one circuit or line to another. A local switching center may be comprised of several central office units.

TRUNK: A communication channel between central office units or entities, or private branch exchanges.

Exhibit A



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

August 28, 1997

JEFFREY T. GREENBERG
NOWALSKY, BRONSTON & GOTHARD, L.L.P.
3500 N. CAUSEWAY BLVD., SUITE 1442
METAIRIE, LA 70002

Qualification documents for INSURANCE INFORMATION EXCHANGE, L.L.C. were filed on August 28, 1997, and assigned document number M97000000553. Please refer to this number whenever corresponding with this office.

Your limited liability company is now qualified and authorized to transact business in Florida as of the file date.

A limited liability company annual report will be due this office between January 1 and May 1 of the year following the calendar year of the file date. A Federal Employer Identification (FEI) number will be required before this report can be filed. If you do not already have an FEI number, please apply NOW with the Internal Revenue by calling 1-800-829-3676 and requesting form SS-4.

Please be aware if the limited liability company address changes it is the responsibility of the corporation to notify this office.

Should you have any questions regarding this matter, please telephone (850) 487-6051, the Registration and Qualification Section.

Tammi Cline
Document Specialist
Division of Corporations

Letter Number: 897A00043311

**APPLICATION BY FOREIGN LIMITED LIABILITY COMPANY FOR
AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA**

*IN COMPLIANCE WITH SECTION 608.503, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED TO REGISTER A FOREIGN LIMITED LIABILITY COMPANY TO TRANSACT
BUSINESS IN THE STATE OF FLORIDA:*

1. Insurance Information Exchange, L.L.C.
(Name of foreign limited liability company must end with the words "limited company" or their abbreviation "L.C." if not so contained in the name at present. Please note: "LLC" is not an acceptable suffix in Florida)

2. Delaware 3. 74-2800729
(Jurisdiction under the law of which foreign limited liability company is organized) (FEI number, if applicable)

4. November 18, 1996 5. Dec. 31, 2025 unless terminated sooner
(Date of Organization) (Duration: Year limited liability company will cease to exist or "perpetual")

6. upon filing
(Date first transacted business in Florida. (See sections 608 501, 608 502, and 817 155, F.S.)

7. 3001 East By Pass
College Station, Texas 77845
(Street address of principal office)

8. List name, title, and business address of each managing member[MGRM] or manager[MGR] who will manage the foreign limited liability company in Florida: (attach additional page if necessary)

NAME & ADDRESS:	TITLE:	NAME & ADDRESS:	TITLE:
<u>AMS Services, Inc.</u>	<u>MGRM</u>	_____	_____
<u>900 Chelmsford Street</u>		_____	
<u>Tower 1, 10th Floor</u>		_____	
<u>Lowell, MA 01851</u>		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 AUG 28 AM 9:16

**AFFIDAVIT OF MEMBERSHIP AND CONTRIBUTIONS OF FOREIGN
LIMITED LIABILITY COMPANY**

The undersigned member or authorized representative of a member of _____

Insurance Information Exchange, L.L.C. deposes and says:

- 1) the above named limited liability company has at least two members
- 2) the total amount of cash contributed by the member(s) is \$ 530,650
- 3) if any, the agreed value of property other than cash contributed by member(s) is
\$ 2,591,515 . A description of the property is attached and made a part hereto.
- 4) the total amount of cash or property anticipated to be contributed by member(s) is
\$ 17,709,335 . This total includes amounts from 2 and 3 above.



Signature of a member or authorized representative of a member.
(In accordance with section 608.408(3), Florida Statutes, the execution of this affidavit
constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 608.415 or 608.507, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the limited liability company is: INSURANCE INFORMATION EXCHANGE, L.L.C.

2. The name and address of the registered agent and office is:

NRAI Services, Inc.

(Name)

526 E. Park Avenue

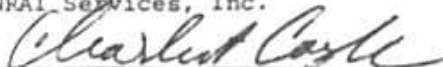
(P.O. Box not acceptable)

Tallahassee, FL 32301

(City/State/Zip)

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

NRAI Services, Inc.



Charles A. Coyle (Signature) Asst. Secy.

3-20-97

(Date)

Filing Fee: \$ 35 for Designation of Registered Agent

State of Delaware
Office of the Secretary of State

PAGE 1

I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "INSURANCE INFORMATION EXCHANGE, L.L.C." IS DULY FORMED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE NINTH DAY OF MAY, A.D. 1997.



Handwritten signature of Edward J. Freel in cursive script.

Edward J. Freel, Secretary of State

2661853 8300

971152310

AUTHENTICATION:

DATE

8458785

05-09-97

Exhibit B

FINANCIAL INFORMATION SUBMITTED

iiX submits the following financial information and statements

- 1.) March 31, 1997 financial statements of Insurance Information Exchange,
- 2.) Projected revenue growth statements for Insurance Information Exchange.
- 3.) Consolidated financial statements for December 31, 1996 of AMS Services, Inc. AMS is a 99% owner of iiX.

FINANCIAL ABILITY TO PROVIDE CONTINUOUS SERVICE

The Company is financially capable to provide the requested service in the geographic areas proposed and will be able to maintain such services and meet any and all lease or ownership obligations as evidenced by the financial documents attached

Insurance Information Exchange, L.L.C.
 Balance Sheet
 March 31, 1997
 (Unaudited)

ASSETS

Current Assets

Cash and cash equivalents	428,357
Receivables, net of allowance for doubtful account of \$41,938	5,718,260
Receivable from Parent	19,797,240
Other current assets	188,184
Total Current Assets	26,132,041

Noncurrent Assets

Investment in Subsidiaries	18,818,671
Property, Plant & Equipment, Net	3,314,375
Intangible Assets, Net	1,672,396
Other Non Current Assets	373,854
Total Non Current Assets	24,179,296
TOTAL ASSETS	<u>50,311,337</u>

LIABILITIES

Current Liabilities

Trade Accounts Payable	8,229,310
Intercompany Payable	28,291,606
Notes Payable - Current Maturities	197,534
Other current liabilities	786,503
Total Current Liabilities	37,505,353

Long Term Liabilities

Notes Payable	1,486,106
TOTAL LIABILITIES	39,991,459

Stockholders' Equity

Contributed Capital	11,709,335
Retained Earnings	(4,076,208)
Current Year Net Income (Loss)	(2,313,219)
Total Stockholder's Equity	11,319,878
TOTAL LIABILITIES AND EQUITY	<u>50,311,337</u>

Insurance Information Exchange L.L.C.
Income Statement
For the Three Months Ending
March 31, 1997

Revenue	12,344,417
Cost of Goods Sold	<u>10,772,487</u>
Net Revenue	1,571,930
Operating Expenses	<u>3,863,274</u>
Net Operating Revenue	(2,291,344)
Other Income	18,663
Other Expense	40,538
Net Income (Loss)	(2,313,219)

Assessments
Avg. Agency Revenue
Penetration Goal 10% (by 18 months)

1200

Mid 90s from 18 mos

State	Code	Aug 87	Aug 87	Sept 87	Oct 87	Nov 87	Dec 87	Jan 88	Feb 88	Mar 88	Apr 88	May 88	Jun 88	Jul 88	Aug 88	Sept 88	Oct 88	Nov 88	Dec 88
AZ	348	348	348	609	870	1,035	1,200	1,365	1,530	1,695	1,860	2,025	2,190	2,355	2,520	2,685	2,850	3,015	3,180
CO	435	435	435	870	1,215	1,545	1,890	2,235	2,580	2,925	3,270	3,615	3,960	4,305	4,650	4,995	5,340	5,685	6,030
IA	327	327	611	644	808	1,208	1,608	1,810	1,832	2,234	2,574	2,914	3,132	3,480	3,820	4,176	4,527	4,878	5,229
MI	1180	1180	1,832	2,880	3,540	4,770	6,000	7,230	8,460	9,690	10,920	12,150	13,380	14,610	15,840	17,070	18,300	19,530	20,760
MT	85	85	170	255	340	425	510	595	680	765	850	935	1,020	1,105	1,190	1,275	1,360	1,445	1,530
ND	733	733	1,020	1,498	2,198	2,898	3,598	4,298	4,998	5,698	6,398	7,098	7,798	8,498	9,198	9,898	10,598	11,298	11,998
TX	2420	2420	3,200	4,840	7,260	9,680	12,100	14,520	16,940	19,360	21,780	24,200	26,620	29,040	31,460	33,880	36,300	38,720	41,140
UT	103	103	144	184	224	264	304	344	384	424	464	504	544	584	624	664	704	744	784
VA	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648	648
WI	234	234	234	234	234	234	234	234	234	234	234	234	234	234	234	234	234	234	234
WV	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89
MA	1075	1075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075	1,075
MD	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
MO	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182
MS	364	364	364	364	364	364	364	364	364	364	364	364	364	364	364	364	364	364	364
LA	511	511	511	511	511	511	511	511	511	511	511	511	511	511	511	511	511	511	511
OK	778	778	778	778	778	778	778	778	778	778	778	778	778	778	778	778	778	778	778
NE	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312
RI	437	437	437	437	437	437	437	437	437	437	437	437	437	437	437	437	437	437	437
NY	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188
ME	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413
VT	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196	196
VT	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615
ND	815	815	815	815	815	815	815	815	815	815	815	815	815	815	815	815	815	815	815
SD	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99
WY	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118
WV	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379
WY	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
CT	587	587	587	587	587	587	587	587	587	587	587	587	587	587	587	587	587	587	587
FL	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510	1510
HE	310	310	310	310	310	310	310	310	310	310	310	310	310	310	310	310	310	310	310
HR	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703	1703
PA	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043	6043
VA	405	405	405	405	405	405	405	405	405	405	405	405	405	405	405	405	405	405	405
AL	582	582	582	582	582	582	582	582	582	582	582	582	582	582	582	582	582	582	582
DE	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78
DC	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547	1547
GA	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
LA	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
MS	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
TX	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880
KS	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391
KS	703	703	703	703	703	703	703	703	703	703	703	703	703	703	703	703	703	703	703
KS	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328
KS	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
MI	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180
MI	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106
WV	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53
WV	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301
DC	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
DC	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195
DC	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43
DC	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
DC	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
DC	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64
AK	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891	27891

TOTALS 8,275 12,310 20,538 35,813 53,847 74,722 97,208 122,051 148,488 175,160 201,866 228,772 256,408 289,827 328,827 367,427 413,425

Comprehensive Revenue 8,275 18,988 28,113 34,788 127,633 202,256 298,664 421,615 578,113 743,273 947,238 1,178,011 1,432,420 1,722,243 2,098,170 2,496,377 2,890,002

% REV BY REV PERIOD 67% 66% 66% 67% 74% 68% 41% 20% 22% 18% 15% 13% 12% 12% 13% 13% 13%



The Global Leader

**AMS Services, Inc.
and Subsidiaries
(formerly Agency Management
Services, Inc.)**

**Consolidated Financial Statements
December 31, 1996 and 1995**

**(With Independent Auditors'
Report Thereon)**

Independent Auditors' Report

The Board of Directors and Stockholders
AMS Services, Inc.:

We have audited the accompanying consolidated balance sheets of AMS Services, Inc. and subsidiaries (formerly Agency Management Services, Inc.) as of December 31, 1996 and 1995, and the related consolidated statements of operations, changes in stockholders' equity and cash flows for the years then ended. These consolidated financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these consolidated financial statements based on our audits.

We conducted our audits in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of AMS Services, Inc. and subsidiaries as of December 31, 1996 and 1995, and the results of their operations and their cash flows for the years then ended in conformity with generally accepted accounting principles.

KPMG Peat Marwick LLP

May 23, 1997

AMS SERVICES, INC. AND SUBSIDIARIES
(formerly Agency Management Services, Inc.)

Consolidated Balance Sheets

December 31, 1996 and 1995

<u>Assets</u>	<u>1996</u>	<u>1995</u>
Current assets:		
Cash and cash equivalents	\$ 5,318,148	2,836,787
Receivables:		
Trade accounts and notes, less allowance for doubtful accounts of \$421,948 in 1996 and \$509,134 in 1995	26,664,039	19,773,174
Accrued interest	1,002,307	2,035,328
Employee	537,547	204,072
Inventory	1,441,158	1,216,417
Other current assets	2,121,898	1,380,683
Investments in corporate obligations available-for-sale at fair value, cost of \$47,287,984 in 1996 and \$75,666,843 in 1995	49,062,350	75,965,764
Total current assets	86,147,447	103,412,225
Property, plant and equipment, net	13,185,532	10,634,679
Intangible assets, net of accumulated amortization of \$12,094,564 in 1996 and \$10,443,622 in 1995	26,769,654	14,658,769
Other assets, net	15,520,613	3,810,486
	<u>\$ 141,623,246</u>	<u>132,516,159</u>
<u>Liabilities and Stockholders' Equity</u>		
Current liabilities:		
Accounts payable	\$ 10,974,630	12,198,581
Accrued expenses and other liabilities	6,622,341	4,499,064
Deferred revenues	7,289,064	5,931,236
Current maturities of long-term debt	3,355,546	2,666,773
Total current liabilities	28,241,581	25,295,654
Long-term debt, excluding current maturities	2,347,791	4,647,916
Total liabilities	30,589,372	29,943,570
Stockholders' equity	111,033,874	102,572,589
Commitments and contingencies		
	<u>\$ 141,623,246</u>	<u>132,516,159</u>

See accompanying notes to consolidated financial statements

AMS SERVICES, INC. AND SUBSIDIARIES
 (formerly Agency Management Services, Inc.)

Consolidated Statements of Operations

Years ended December 31, 1996 and 1995

	1996	1995
Revenues	\$ 158,894,761	142,111,851
Cost of revenues	<u>65,999,105</u>	<u>63,532,375</u>
Gross margin	<u>92,895,656</u>	<u>78,579,476</u>
Selling, general and administrative expenses:		
Salaries, wages and employee benefits	64,432,221	55,311,009
Depreciation and amortization	7,025,253	5,504,534
Travel, entertainment and automobiles	6,975,303	6,437,294
Occupancy and equipment expense	5,914,823	5,041,590
Professional services and contract labor	4,194,551	2,847,682
Communications	3,241,705	2,611,760
Other operating expenses	<u>11,112,615</u>	<u>9,855,107</u>
Total selling, general and administrative expenses	<u>102,896,471</u>	<u>87,608,976</u>
Operating loss	10,000,815	9,029,500
Other income (expense):		
Investment income:		
Dividend and interest income	6,401,417	7,772,944
Realized gain (loss)	2,879,783	(1,469,039)
Interest expense	(501,008)	(589,764)
Other, net	<u>(283,537)</u>	<u>10,207</u>
Net loss	<u>\$ 1,504,160</u>	<u>3,305,152</u>

See accompanying notes to consolidated financial statements.

AMS SERVICES, INC. AND SUBSIDIARIES
(formerly Agency Management Services, Inc.)

Consolidated Statements of Cash Flows

Years ended December 31, 1996 and 1995

	<u>1996</u>	<u>1995</u>
Cash flows from operating activities:		
Net loss	\$ (1,504,160)	(3,305,152)
Adjustments to reconcile net loss to net cash provided by (used in) operating activities:		
Depreciation and amortization	7,025,253	5,504,534
Realized (gains) losses on sales of investments	(2,879,783)	1,469,039
Changes in assets and liabilities:		
(Increase) decrease in:		
Receivables, net	(6,191,319)	(5,603,580)
Inventory	(224,741)	795,518
Other current assets	(741,215)	(476,225)
Increase (decrease) in:		
Accounts payable	(1,223,951)	998,400
Accrued expenses and other liabilities	2,123,277	164,272
Deferred revenues	1,357,828	2,993,524
Total adjustments	<u>(754,651)</u>	<u>5,845,482</u>
Net cash provided by (used in) operating activities	<u>(2,258,811)</u>	<u>2,540,330</u>
Cash flows from investing activities:		
Decrease in short-term investments, net	—	6,294,495
Decrease in investments in corporate obligations, net	31,258,642	8,786,543
Acquisitions of property, plant and equipment, net	(5,048,461)	(4,604,918)
Increase in intangible assets	(1,466,721)	(2,483,372)
Increase in other assets, net:	(12,941,936)	(128,811)
Acquisitions of subsidiaries:		
Property, plant and equipment	—	(1,317,296)
Intangible assets	—	(4,182,704)
Net cash provided by investing activities	<u>11,801,524</u>	<u>2,363,917</u>
Cash flows from financing activities:		
Reduction of long-term debt	(2,874,430)	(2,007,760)
Proceeds from long-term debt	613,078	1,432,941
Common stock issuance	—	7,500,000
Payment of dividends	(4,800,000)	(9,600,000)
Net cash used in financing activities	<u>(7,061,352)</u>	<u>(2,674,819)</u>
Increase in cash and cash equivalents	2,481,361	2,229,428
Cash and cash equivalents at beginning of year	<u>2,836,787</u>	<u>607,359</u>
Cash and cash equivalents at end of year	<u>\$ 5,318,148</u>	<u>2,836,787</u>

See accompanying notes to consolidated financial statements.

AMS SERVICES, INC. AND SUBSIDIARIES
(formerly Agency Management Services, Inc.)

Notes to Consolidated Financial Statements

December 31, 1996 and 1995

**(1) Basis of Presentation and Summary
of Significant Accounting Policies**

Basis of Presentation and Principles of Consolidation

During 1996, Agency Management Services, Inc. merged into its wholly-owned subsidiary, AMS Services, Inc. The consolidated financial statements include the accounts of AMS Services, Inc. and its wholly-owned subsidiaries (the Company). All significant intercompany balances and transactions have been eliminated in consolidation.

During 1996, the Board of Directors approved a 10 to 1 split of the Company's common stock. The stock split has been reflected retroactively in the financial statements for all periods presented.

Nature of Operations

The Company is engaged in the business of providing a variety of software and software related services, primarily to independent insurance agencies.

Revenue Recognition

Revenues are principally derived from the sale of computer hardware, licensing of proprietary software systems and providing data processing services. Sales of computer hardware and initial software license fees are recorded in accordance with contractual terms. Data processing service revenues, software license support fees and other revenues are recorded as the services are provided.

Cash and Cash Equivalents

The Company considers all highly liquid investment instruments with a maturity of three months or less at date of purchase to be cash equivalents.

Investments

Investments are held in a custodian account managed by a trustee. Any transactions within the custodian account must be approved by both the chairman of the board of directors of the Company and either the president or secretary of the Company.

Management believes it has the ability to hold all debt securities until maturity. However, securities may be sold to take advantage of investment opportunities generated by changing interest rates, prepayments, tax and credit considerations, as part of the Company's asset/liability strategy, or for other similar factors. As a result, the Company considers its debt securities as available-for-sale and reports them at fair value.

The amortized cost of debt securities is adjusted for amortization of premiums and accretion of discounts to maturity. Such amortization is included in investment income.

For purposes of determining realized gains and losses on sales of investments, the Company uses the specific identification method.

(Continued)

AMS SERVICES, INC. AND SUBSIDIARIES
(formerly Agency Management Services, Inc.)
Notes to Consolidated Financial Statements

Inventory

Inventory consists principally of purchased computer terminals, printers, central processing units and spare parts. Inventory is valued at the lower of cost (computed using the average cost method) or market (net realizable value).

Property, Plant and Equipment

Property, plant and equipment are stated at cost less accumulated depreciation and amortization. Depreciation is computed using the straight-line method over the estimated useful lives of the assets. Amortization of leasehold improvements is computed using the straight-line method over the shorter of the lease term or the estimated useful life of the asset.

Intangible Assets

Intangible assets represent the unamortized excess of cost over underlying net tangible assets of purchased subsidiaries. These costs have been allocated to the acquired subsidiaries' customer listings, software and goodwill and are amortized over a period of 15 years using the straight-line method.

Software Development Costs

Software development costs, included in other assets, have been capitalized in accordance with Statement of Financial Accounting Standards No. 86. Amortization of such costs are provided over the estimated useful life of 5 to 7 years using the straight-line method. Amortization for the years ended December 31, 1996 and 1995 was \$1,231,809 and \$988,929, respectively. Accumulated amortization aggregated \$5,531,936 and \$4,300,127 at December 31, 1996 and 1995, respectively.

**Impairment of Long-Lived Assets and Long-Lived Assets
to Be Disposed Of**

The Company adopted the provisions of Statement of Financial Accounting Standards No. 121, *Accounting for the Impairment of Long-Lived Assets and Long-Lived Assets to Be Disposed Of*, on January 1, 1996. This Statement requires that long-lived assets and certain identifiable intangibles be reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future net cash flows expected to be generated by the asset. If such assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the assets exceeds the fair value of the assets. Adoption of this Statement did not have a material impact on the Company's financial position, results of operations, or liquidity.

Income Taxes

The Company is included in the consolidated federal income tax return of the majority stockholder (see note 7). For financial reporting purposes, the Company recognizes income tax expense as if it were filing a separate tax return.

(Continued)

AMS SERVICES, INC. AND SUBSIDIARIES
(formerly Agency Management Services, Inc.)
Notes to Consolidated Financial Statements

Deferred tax assets and liabilities are recognized for the future tax consequences attributable to differences between the financial statement carrying amounts of existing assets and liabilities and their respective tax bases. Deferred tax assets and liabilities are measured using enacted tax rates expected to be in effect when such assets and liabilities are recovered or settled. The effect on deferred tax assets and liabilities of a change in tax rates is recognized in income in the year that includes the enactment date.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Reclassifications

Certain reclassifications have been made to the 1995 amounts to conform to the 1996 presentation.

(2) Investments in Corporate Obligations

Investments in corporate obligations at December 31, 1996 and 1995 are as follows:

	<u>1996</u>	<u>1995</u>
Cost	\$ 47,287,984	75,666,843
Gross unrealized appreciation	1,915,409	2,629,298
Gross unrealized depreciation	<u>(141,043)</u>	<u>(2,330,377)</u>
Fair value	<u>\$ 49,062,350</u>	<u>75,965,764</u>

Contractual maturities of investments in corporate obligations at December 31, 1996 are as follows:

Due in more than one but less than five years	\$ 12,023,600
Due in more than five but less than ten years	32,023,750
Due in more than ten years	<u>5,015,000</u>
	<u>\$ 49,062,350</u>

Proceeds received from the sale of investments in corporate obligations during 1996 and 1995 amounted to \$39,584,933 and \$8,477,031, respectively.

(3) Acquisitions

The Company made \$1,323,855 and \$769,281 in deferred price payments during 1996 and 1995, respectively, relating to prior period acquisitions. Such payments are accounted for as additions to intangible assets acquired.

(Continued)

AMS SERVICES, INC. AND SUBSIDIARIES
(formerly Agency Management Services, Inc.)

Notes to Consolidated Financial Statements

On August 26, 1996 the Company acquired all of the issued and outstanding capital stock of Agena Corporation (Agena) for an aggregate purchase price of \$13,290,000, which was funded through the issuance of 584 shares of AMS common stock. In connection with the acquisition, AMS issued warrants to the selling shareholders of Agena to purchase an additional 20 shares of AMS common stock for a period of 2 years from the acquisition date at a purchase price of \$22,700 per share. Agena, whose primary product is an agency management system designed specifically for Windows-based users, is a provider of automation products and services for independent insurance agents. Intangible assets of \$11,642,000 were recorded as a result of this acquisition.

Effective March 1, 1995, the Company acquired all of the issued and outstanding capital stock of CISGEM Technologies, Inc. (CISGEM) for \$5,500,000 in cash. CISGEM is a leading vendor of insurance agency management software systems to large independent insurance agencies. Intangible assets of \$1,672,000 were recorded as a result of this acquisition.

All acquisitions have been accounted for as purchases, with the purchase prices being allocated to assets acquired and liabilities assumed based upon their fair values at dates of acquisition.

(4) Property, Plant and Equipment

Property, plant and equipment consists of the following at December 31, 1996 and 1995.

	<u>1996</u>	<u>1995</u>	Estimated useful life
Land	\$ 35,014	35,014	—
Land improvements	50,252	50,252	15 years
Buildings	686,504	686,504	30 years
Computer equipment	18,590,243	13,129,835	5 to 6 years
Furniture and equipment	8,548,122	6,781,287	3 to 10 years
Leasehold improvements	<u>1,755,431</u>	<u>1,588,925</u>	3 to 10 years
	29,665,566	22,271,817	
Accumulated depreciation and amortization	<u>(16,480,034)</u>	<u>(11,637,138)</u>	
	<u>\$ 13,185,532</u>	<u>10,634,679</u>	

(5) Other Assets

Other assets consist of the following at December 31, 1996 and 1995

	<u>1996</u>	<u>1995</u>
Investment in InsWeb Corporation, at equity	\$ 12,283,578	—
Software development costs, net	2,434,052	3,285,831
Other assets	<u>802,983</u>	<u>524,655</u>
	<u>\$ 15,520,613</u>	<u>3,810,486</u>

(Continued)

AMS SERVICES, INC. AND SUBSIDIARIES
(formerly Agency Management Services, Inc.)
Notes to Consolidated Financial Statements

On November 27, 1996, the Company purchased approximately 19% of the outstanding capital stock of InsWeb Corporation (InsWeb) plus an option to purchase additional shares of capital stock (8%) for an aggregate purchase price of \$12,283,578. The option to purchase additional shares was exercised in January 1997 for approximately \$4,200,000.

The Company has extended a line of credit to InsWeb in the amount of \$25,000,000 that expires in 2001. Advances under the line of credit are at the discretion of the Company, and at December 31, 1996, no borrowings under the line of credit were outstanding.

(6) Long-term Debt

Long-term debt consists of the following at December 31, 1996 and 1995

	<u>1996</u>	<u>1995</u>
To former stockholders of subsidiaries acquired:		
Note payable, secured by corporate bonds with a par value of \$4,000,000, interest at the LIBOR rate (5.53% at December 31, 1996), due in quarterly installments of \$237,500 in March 1996 through December 31, 1997.	\$ 950,000	1,900,000
Note payable, unsecured, interest at the prime rate plus 1.0% (8.25% at December 31, 1996), due in annual principal installments of \$480,000 in June 1995, 1996, 1997 and 1998.	960,000	1,440,000
Note payable, guaranteed by majority stockholder, due in installments from time to time in amounts equal to 20% of revenues received by the Company on sales or licenses of the Phoenix System, until such time as the sum of the installments equals the original amount of the note.	786,316	954,321
Note payable, unsecured, interest at the prime rate (8.25% at December 31, 1996), due in annual principal installments of \$135,000 in February 1995 through 1997.	135,000	270,000
Note payable, unsecured, interest at the prime rate (8.25% at December 31, 1996), due in annual principal installments of \$108,000 due in January 1995 through 1997.	108,000	216,000
Note payable, unsecured, interest at the prime rate (8.25% at December 31, 1996), due in annual principal installments of \$75,600 in January 1995 through 1997.	75,600	151,200
Contingent purchase price accrued, installments are estimated to begin in 1997.	500,000	500,000
Deferred payment, unsecured, noninterest-bearing, due in a single installment in November 1998.	650,000	—
Other	<u>1,535,421</u>	<u>1,883,168</u>
	5,703,337	7,314,689
Less current maturities	<u>3,355,546</u>	<u>2,666,773</u>
	\$ <u>2,347,791</u>	<u>4,647,916</u>

(Continued)

AMS SERVICES, INC. AND SUBSIDIARIES
(formerly Agency Management Services, Inc.)

Notes to Consolidated Financial Statements

Maturities of long-term debt are as follows:

<u>Year</u>	<u>Amount</u>
1997	\$ 3,355,546
1998	1,672,084
1999	175,707
Various years depending on the occurrence of certain future events	<u>500,000</u>
	<u>\$ 5,703,337</u>

The Company paid \$514,473 and \$720,461 in interest during 1996 and 1995, respectively.

(7) **Income Taxes**

At December 31, 1996, the Company had net operating loss carryforwards of approximately \$50,677,000. These carryforwards will expire in 2000 through 2011 if not previously utilized. Certain intangible asset amortization of approximately \$301,000 and \$293,000, in 1996 and 1995, respectively, is not deductible for income tax purposes.

The tax effects of temporary differences that give rise to significant portions of deferred tax assets and deferred tax liabilities at December 31, 1996 and 1995 are presented below:

	<u>1996</u>	<u>1995</u>
<u>Deferred tax assets</u>		
Net operating loss carryforwards	\$ 17,230,000	14,071,000
Other	<u>2,121,000</u>	<u>1,871,000</u>
Gross deferred tax assets	19,351,000	15,942,000
Valuation allowance	<u>(17,119,000)</u>	<u>(13,795,000)</u>
Net deferred tax assets	<u>2,232,000</u>	<u>2,147,000</u>
<u>Deferred tax liabilities</u>		
Unrealized appreciation of investments	(603,000)	(104,000)
Other - basis differences in fixed assets and software for financial statement and tax purposes	<u>(1,629,000)</u>	<u>(2,043,000)</u>
Gross deferred tax liabilities	<u>(2,232,000)</u>	<u>(2,147,000)</u>
Net deferred taxes	\$ _____	_____

The net change in the total valuation allowance for the years ended December 31, 1996 and 1995 was an increase of \$3,324,000 and a decrease of \$2,798,000, respectively. The change in the valuation allowance for 1996 was primarily the result of net operating losses acquired through the purchase of Agena. The change in the valuation allowance for 1995 was primarily the result of unrealized appreciation on investments.

(Continued)

AMS SERVICES, INC. AND SUBSIDIARIES
(formerly Agency Management Services, Inc.)

Notes to Consolidated Financial Statements

(8) Employee Benefit Plan

The Company offers defined contribution pension plans for all full-time employees. Contributions to the plans are discretionary and are determined each year by the Company's board of directors. Costs of the plans charged to operations during the years ended December 31, 1996 and 1995 approximated \$1,138,000 and \$1,071,000, respectively.

(9) Related Party Transactions

During the years ended December 31, 1996 and 1995, the Company made sales to Company shareholders of approximately \$7,984,000 and \$9,243,000, respectively. Accounts receivable from shareholders for the years ended December 31, 1996 and 1995 are included in trade accounts receivable and were approximately \$1,805,000 and \$2,770,000, respectively.

(10) Commitments and Contingent Liabilities

The Company leases its operating facilities and various office and computer equipment under certain capital and operating leases. Future minimum annual commitments under capital and operating leases with initial or remaining terms in excess of one year are as follows at December 31, 1996:

<u>Year ending December 31,</u>	<u>Capital</u>	<u>Operating</u>
1997	\$ 263,694	5,029,769
1998	203,542	4,626,130
1999	33,571	2,527,642
2000	23,613	1,787,000
2001	<u>19,629</u>	<u>1,373,138</u>
	544,049	<u>15,343,679</u>
Amount representing interest	<u>66,557</u>	
	<u>\$ 477,492</u>	

The present value of the capital lease payments is included in accrued expenses and other liabilities and the equipment under lease is included in property, plant and equipment. Rental expense for 1996 and 1995 was approximately \$3,945,000 and \$4,156,000, respectively.

The Company has contingent liabilities resulting from litigation, claims and commitments incident to the ordinary course of business. Management believes the probable resolution of such contingencies will not materially affect the financial position or results of operations of the Company.

Exhibit C

David Hunter

- June 1996 - Present President and Chief Executive Officer, Insurance Information Exchange, L.L.C.
Establishes the strategic plans and objectives of the company. Guides senior management in the implementation of the corporate mission.
- Feb 1994 - May 1996 Senior Vice President, AMS Services, Inc.
Management and direction of the insurance services group of the company.
- 1992 - 1994 Executive Vice President, Vertical Systems, Inc.
Performed management consulting services for a variety of clients.
- 1990 - 1992 Partner, KPMG Peat Marwick, L.L.P.
Performed management consulting services for a variety of clients.
- 1988 - 1990 Director of Consulting, Vertical Systems, Inc.
Performed management consulting services for a variety of clients.
- 1984 - 1988 Regional Vice President, Integrated Resources, Inc.
Performed integrated financial services for a large client base.
- 1968 - 1984 Partner, Touche Ross & Company
Performed management consulting services for a national accounting firm and its clients.
- 1966 - 1968 Sales Representative, United Airlines, Inc.

Carol J. Thompson

- July 1996 - Present Chief Financial Officer, Insurance Information Exchange, L.L.C.
Establishes corporate strategic financial plans and objectives with other members of senior management. Responsible for the all financial matters of the company, including cash forecasting, revenue and expense forecasting and budgeting.
- March 1993 - June 1996 2nd Vice President/Assistant Controller, AMS Services, Inc.
Responsible for the daily management and operation of the accounting department, including financial reporting, accounts payable, accounts receivable and tax functions.
- Jan 1993 - Feb 1993 Manager Financial Reporting, AMS Services, Inc.
Responsible for the gathering, summarizing and reporting of the financial matters of the company, and management of department personnel.
- March 1992 - Dec 1992 Senior Accountant, Agency Management Services, Inc.
Responsible for various accounting projects and analytical financial analysis.

- Sept 1988 - Feb 1992 Accounting Systems Supervisor, Agency Management Services, Inc.
Managed conversion from mainframe system to a PC based local area network including installation, training and maintenance
- Jan 1988 - Aug 1988 Staff Accountant, ARC/AMS, Inc.
Responsible for various general ledger, reconciliation and reporting functions.
- Aug 1983 - Dec 1987 Accounting Assistant, Agency Records Control
Performed routine accounting tasks in the accounts receivable and accounts payable areas.
- Aug 1980 - July 1983 Accounting Assistant, Viktorin & Co.
Prepared monthly accounting summaries for approximately 40 clients
- Education: Texas A&M University, 1987 - 1991
Obtained bachelor of business administration in accounting

William C. Coates

- 1993 - Present Vice President -New Business Development, Insurance Information Exchange, L.L.C.
Responsible for new business development at iIX, a subsidiary company of AMS Services, Inc.
- 1989 - 1993 Vice President - Director of Marketing, Agency Management Services, Inc.
Products include networked computer systems designed for the insurance industry. Responsible for total marketing of \$113 million organization and subsidiaries, including 12 locations. Established national advertising campaigns, direct mail projects, telemarketing strategies and profitable product distribution networks.
- 1987 - 1988 Regional Sales Manager, Agency Management Services, Inc.
Managed regional organization for the sales of networked computer systems to insurance agencies located within 12 state Midwest region
- 1983 - 1986 Senior Account Manager, Agency Management Services, Inc.
- 1982 - 1983 OAS Marketing Manager, Honeywell Information Systems
Managed Western Region national and major account sales organization.
- 1979 - 1982 Branch Sales Manager, AM Jacquard Systems
Managed sales, support and administrative staff
- 1978 - 1979 Senior Sales Representative, AM Jacquard Systems
Sold networked computer office automation systems
- 1974 - 1978 Regional Field Engineering Manager, Standard Register Company
Managed technical services staff, coordinated all sales/service contracts
- 1970 - 1974 Area Field Engineering Manger, Standard Register Company
- 1968 - 1970 Field Engineer, Standard Register Company

1966 - 1968 Electronic Technician, United States Navy

Education: California State University, Hayward, CA
Bachelor's of Business Administration in Economics

Rich DeWaele

April 1986 - present Agency Management Systems, Inc., Senior VP & General Counsel
Representative for all legal matters of AMS, Inc. and its subsidiaries

June 1983 - July 1985 Anderson, Bazos, Kramer & Castillo, Associate Lawyer

July 1982 - June 1983 US Attorney's Office, Chicago, Law Clerk

Education: University of Illinois 1976 - 1980
Bachelor's of Business Administration in Economics, Minor in Business Administration

Chicago Kent College of Law 1980 - 1983
Graduated with honors - Doctor of Jurisprudence

Associations: Member of Illinois State Bar and Massachusetts State Bar

John W. Walsh, Jr., CPA

June 1996 - Present Insurance Information Exchange, L.L.C., Senior VP - Sales
Responsible for packaging & distribution of iIX's products through both inside and outside sales people.

1968 - 1984 Touche Ross (Formerly Touche Ross & Company), Partner
Audit partner in Big Six accounting firm. Provided audit and consulting services to a wide base of clients.

1984 - 1987 Regional Vice President, Integrated Resources, Inc.
Performed integrated financial services and managed private placements for a variety of clients.

1987 - 1996 Security Data Group, President & CEO
Eleven branch offices which provided full service commercial and residential security alarm installation and monitoring throughout 38 states

Education BS Accounting University of California at Los Angeles

Exhibit D

TITLE SHEET

INSURANCE INFORMATION EXCHANGE, L.L.C.

TARIFF NO. 1

This tariff contains the description, regulations, and rates applicable to the provision of telecommunications service by INSURANCE INFORMATION EXCHANGE, L.L.C. ("iix") with principal offices located at 3001 East Bypass, College Station, Texas 77845. This tariff is on file with the Florida Public Service Commission and copies may be inspected during normal business hours at the Company's principal place of business.

ISSUED: September 3, 1997

EFFECTIVE:

ISSUED BY: David Hunter, President
Insurance Information Exchange, L.L.C.
3001 East Bypass
College Station, Texas 77845

CHECK SHEET

All sheets of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<u>Sheet</u>	<u>Revision</u>	<u>Sheet</u>	<u>Revision</u>
1	Original	21	Original
2	Original	22	Original
3	Original	23	Original
4	Original	24	Original
5	Original	25	Original
6	Original	26	Original
7	Original	27	Original
8	Original	28	Original
9	Original	29	Original
10	Original	30	Original
11	Original		
12	Original		
13	Original		
14	Original		
15	Original		
16	Original		
17	Original		
18	Original		
19	Original		
20	Original		

ISSUED: September 3, 1997

EFFECTIVE:

ISSUED BY: David Hunter, President
Insurance Information Exchange, L.L.C.
3001 East Bypass
College Station, Texas 77845

TABLE OF CONTENTS

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Section 2: Rules and Regulations.....09
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ISSUED: September 3, 1997 **EFFECTIVE:**

ISSUED BY: David Hunter, President
Insurance Information Exchange, L.L.C.
3001 East Bypass
College Station, Texas 77845

SYMBOLS

The following are the only symbols used for the purposes indicated below:

- D - Deleted or Discontinued Material
- I - Change Resulting In A Rate Increase
- M - Moved From Another Tariff Location
- N - New Material
- R - Change Resulting In A Rate Reduction
- T - Change In Text or Regulation Only

ISSUED: September 3, 1997

EFFECTIVE:

ISSUED BY: David Hunter, President
Insurance Information Exchange, L.L.C.
3001 East Bypass
College Station, Texas 77845

TARIFF FORMAT

- A. Sheet Numbering - Sheet numbers appear in the upper-right corner of the sheet. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between existing sheets with whole numbers, a decimal is added. For example, a new sheet added between Sheets 14 and 15 would be Sheet 14.1.
- B. Sheet Revision Numbers - Revision numbers also appear in the upper-right corner of the sheet. These numbers are used to determine the most current sheet version on file with the Commission. For example, 4th Revised Sheet 14 cancels 3rd Revised Sheet 14.
- C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level of coding.
- 2.
 - 2.1.
 - 2.1.1.
 - 2.1.1.A.
 - 2.1.1.A.1.
 - 2.1.1.A.1.(a)
 - 2.1.1.A.1.(a).I.
 - 2.1.1.A.1.(a).I.(i)
 - 2.1.1.A.1.(a).I.(i).(1)
- D. Check Sheets - When a tariff filing is made with the Commission, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new sheets are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this sheet if these are the only changes made to it (i.e., the format, etc., remains the same, just revised revision levels on some sheets). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current sheet on file with the Commission.

ISSUED: September 3, 1997

EFFECTIVE:

ISSUED BY: David Hunter, President
Insurance Information Exchange, L.L.C.
3001 East Bypass
College Station, Texas 77845

SECTION 1 - DEFINITIONS AND ABBREVIATIONS

1.1 Definitions:

Authorized User - A person, firm, corporation, or other entity authorized by the customer to receive or send communications.

Cancellation of Order - A customer-initiated request to discontinue processing a service order, in part or in whole, prior to its completion.

Carrier/Company - Insurance Information Exchange, L.L.C., unless otherwise specified or clearly indicated by the context.

Completed Calls - Completed calls are answered calls on the distance end.

Customer - The person, firm, corporation, or other entity which orders or uses service and is responsible for the payment of charges and compliance with tariff regulations.

Customer Provided Equipment - Terminal equipment provided by a customer.

Day Rate Period - 8:00 a.m. to 4:59 p.m. Monday through Friday.

Directory Assistance - Directory Assistance Service consists of supplying or attempting to supply listed telephone numbers to persons who call the Directory Assistance Bureau.

Disconnection - The disconnection of a circuit, dedicated access line or port connection being used for existing service.

Evening Rate Period - 5:00 p.m. to 10:59 p.m. Sunday through Friday.

Holidays - Carrier's recognized holidays are New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

ISSUED: September 3, 1997

EFFECTIVE:

ISSUED BY: David Hunter, President
Insurance Information Exchange, L.L.C.
3001 East Bypass
College Station, Texas 77845

1.1 Definitions: (continued)

Holiday Rate Period - The Evening Rate will apply to calls made on Carrier recognized Holidays listed herein, provided, however, that calls made on Holidays during the Night/Weekend Rate Period shall be billed at the lower of the Evening Rate and the Night/Weekend Rate.

Night/Weekend Rate Period - 11:00 p.m. to 7:59 a.m. every day; 8:00 a.m. to 10:59 p.m. Saturday; and 8:00 a.m. to 4:59 p.m. Sunday.

Normal Business Hours - Normal business hours are 8:00 a.m. to 5:00 p.m., Monday through Friday excluding holidays.

Premises - The space designated by a customer as its place or places of business for termination of service (whether for its own communications needs or for its resale customers). In the case of a non-profit sharing group, this term includes space at each sharer's place or places of business as well as space at the customer's place(s) of business.

Terminal Equipment - All telephone instruments, large and small key PBX systems and other devices and apparatus, and associated wiring, which are intended to be connected electrically, acoustically or inductively to the telecommunication system of the telephone utility.

ISSUED: September 3, 1997

EFFECTIVE:

ISSUED BY: David Hunter, President
Insurance Information Exchange, L.L.C.
3001 East Bypass
College Station, Texas 77845

1.2 Abbreviations:

LATA - Local Access Transport Area

LEC - Local Exchange Carrier

MTS - Message Toll Service

NSF - Non-Sufficient Funds

PBX - Private Branch Exchange

SAL - Special Access Line

V&H - Vertical and Horizontal

ISSUED: September 3, 1997

EFFECTIVE:

ISSUED BY:

David Hunter, President
Insurance Information Exchange, L.L.C.
3001 East Bypass
College Station, Texas 77845

SECTION 2 - RULES AND REGULATIONS

2.1 Carrier Undertaking

Carrier provides long distance message toll telephone service to customers for their direct transmission of voice, data, and other types of telecommunications.

Communications originate when the customer accesses Carrier directly or through the facilities of the local service carrier via one or more access lines, equal access or on a dial-up basis. Carrier may act as the customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the customer, to allow connection of a customer's location to the Carrier network. The customer shall be responsible for all charges due for such service arrangements.

The Company's services are provided on a monthly basis unless otherwise stated in this tariff, and are available twenty-four (24) hours per day, seven (7) days per week.

2.2 Limitations on Service

- 2.2.1 Carrier reserves the right to provide services to and from locations where the necessary facilities and/or equipment are available and subject to the provisions of this tariff.
- 2.2.2 Carrier reserves the right to discontinue furnishing service upon written notice, when necessitated by conditions beyond its control or when the customer is using the service in violation of the provisions of this tariff or in violation of the law.
- 2.2.3 Title to any equipment provided by Carrier under these regulations remains with Carrier. Carrier's prior written permission is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to any such assignee or transferee.

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2.3 Use of Service

Service may not be used for any unlawful purposes.

The minimum period for service is one month (30 days), unless otherwise noted in the service description.

2.4 Limitation of Liability

2.4.1 Carrier shall not be liable to any person, firm or entity for damages, either direct, indirect, consequential, special, incidental, actual, punitive, or for any other damages or for any lost profits, arising out of mistakes, accidents, errors, omissions, interruptions, delays or defects in transmissions, and not caused by the negligence of the Carrier, commencing upon activation of service and in no event exceeding an amount equivalent to the proportionate charge to the customer for the period of service during which mistakes, accidents, errors, omissions, interruptions, delays or defects in transmission occur. Carrier makes no warranty, whether express, implied or statutory, as to the description, quality, merchantability, completeness or fitness for any purpose of the service or local access, or as to any other matter, all of which warranties by Carrier are hereby excluded and disclaimed.

2.4.1 Carrier will indemnify the customer and hold it harmless in respect to any loss, damage, liability or expense asserted against the customer by a third party on account of any property damage or personal injury caused by the negligent or willful misconduct of Carrier or its agents or representatives arising out of performance by Carrier of any testing or other activities on the customer's premises pursuant to this tariff. Carrier's obligations under the immediately preceding sentence shall be subject to the customer's full performance of this tariff and subject further to the customer's duty to take reasonable precautions in the location, construction, maintenance and operation of all activities, facilities and equipment for the protection against hazard or injury and so as to not interfere with the services provided by Carrier.

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2.4 Limitation of Liability (continued)

- 2.4.2 Carrier shall be indemnified and held harmless by the customer against:
- A. Claims for libel, slander, infringement of patent or copyright, or unauthorized use of any trademark, trade name, or service mark arising out of the material, data information, or other content transmitted over the carrier's facilities; and
 - B. All other claims arising out of any act or omission by the customer in connection with any service provided by Carrier.
- 2.4.3 Carrier shall not be liable for, and the customer indemnifies and holds Carrier harmless from, any and all loss, claims, demands, suits, or other actions, or any liability whatsoever, whether suffered, made, instituted, or asserted by the customer or by any party or persons, for personal injury to, or death of, any person or persons, and for any loss, damage, defacement, or destruction of the premises of the customer or any other property, whether owned by the customer or others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, condition, location, or use that is not the direct result of the carrier's negligence. No agents or employees or other carriers shall be deemed to be agents or employees of Carrier.
- 2.4.4. With respect to the routing of calls by Carrier to public safety answering points or municipal Emergency Service providers, Carrier's liability, if any, will be limited to the lesser of: (a) the actual monetary damages incurred and proved by the Customer as the direct result of Carrier's action, or failure to act in routing the call, or (b) the sum of \$1,000.00.

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2.5 Interruption of Service

A credit allowance for interruptions of service which are not due to Carrier's testing or adjusting, to the negligence of the customer, or to the failure of the channels, equipment, and/or communications systems provided by the customer, are subject to the general liability provisions set forth herein. It shall be the obligation of the customer to notify Carrier of any interruption in service. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any action or omission by or within the customer's control and is not in wiring or equipment connected to Carrier's terminal.

2.6 Restoration of Service

The use and restoration of service in emergencies shall be in accordance with the Part 64, Subpart D of the Federal Communications Commission's Rules and Regulations which specifies the priority system for such activities.

2.7 Customer Responsibility

2.7.1 All customers assume general responsibilities in connection with the provisions and use of Carrier's service. All customers are responsible for the following:

- A. The customer is responsible for placing orders for service, paying all charges for service rendered by the Carrier and complying with all regulations governing the service. The customer is also responsible for assuring that its users comply with regulations.
- B. When placing an order for service, the customer must provide:
 - 1. The name(s) and address(es) of the person(s) responsible for the payment of service charges.
 - 2. The name(s), telephone number(s), and address(es) of the customer contact person(s).

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2.7 Customer Responsibility (continued)

- C. The customer must pay Carrier for the replacement or repair of Carrier's equipment when the damage results from:
 - 1. The negligence or willful act of the customer or user;
 - 2. Improper use of service; or
 - 3. Any use of equipment or service provided by others.
- D. After receipt of payment for the damages, Carrier will cooperate with the customer in prosecuting a claim against any third party causing damage.

2.7.2 Maintenance, Testing, and Adjustment

Upon reasonable notice, the equipment provided by Carrier shall be made available for any testing and adjustment which may be necessary to maintain them in satisfactory condition. No interruption allowance will be granted for the time during which such tests and adjustments are made.

2.7.3 Deposits and Advance Payments

A. Deposits

The Company does not require a deposit from the customer.

B. Advance Payments

For customers whom the Company feels an advance payment is necessary, Carrier reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and, if necessary, a new advance payment will be collected for the next month.

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2.7.4 Credit Allowances

Credit for failure of service or equipment will be allowed only when failure is caused by or occurs in equipment owned, provided and billed for, by Carrier.

- A. Credit allowances for failure of service or equipment starts when the customer notifies Carrier of the failure or when Carrier becomes aware of the failure and ceases when the operation has been restored and an attempt has been made to notify the customer.
- B. The customer shall notify Carrier of failures of service or equipment and make reasonable attempts to ascertain that the failure is not caused by customer provided facilities, any act, or omission of the customer or in wiring or equipment connected to the terminal.
- C. Only those portions of the service or equipment operation disabled will be credited. No credit allowances will be made for:
 1. Interruptions of service resulting from Carrier performing routine maintenance;
 2. Interruptions of service for implementation of a customer order for a change in the service;
 3. Interruption caused by the negligence of the customer or his authorized user;
 4. Interruptions of service due to customer or authorized user provided facilities.

2.7.5 Cancellation by Customer

If a customer orders services requiring special equipment and/or facilities dedicated to the customer's use and then cancels his order before the service begins, the customer will be charged for all non-recoverable portions of expenditures or liabilities incurred by Carrier on behalf of the customer.

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2.7.6 Application of Charges

The charge for service are those in effect for the period that service is furnished.

2.7.7 Payment and Charges for Services

- A. Charges for service are applied on a recurring and non-recurring basis. Service is provided and billed on a monthly basis. Service continues to be provided until disconnection is requested by the customer.
- B. In the event of a dispute concerning a bill, Customer must pay a sum equal to the amount of the undisputed portion of the bill and proceed with complaint procedures set forth in this tariff.
- C. Payment will be considered timely if paid within 15 days after the bill is rendered. The bill shall be considered rendered when deposited in the U.S. mail with postage prepaid. Interest as stated in this tariff will accrue on any unpaid amount commencing on the twenty-first day after rendition of the bill.
- D. The customer is responsible for payment of all charges for service furnished to the customer under this tariff. The initial billing may consist of one months estimated usage billed in advance. Thereafter, charges based on actual usage during a month will be billed monthly in arrears.
- E. Service may be denied or discontinued for non-payment charges. Disconnection will not occur before fifteen (15) days from the due date and Carrier will give five (5) days written notice before any disconnection occurs. Restoration of service will be subject to any applicable installation charges.

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2.7.8 Taxes

Customer is responsible for payment of any state and local taxes (i.e. gross receipts tax, sales tax, municipal utilities tax) which will be listed as separate line items and which are not included in the quoted rates.

2.7.9 Customer Complaint Procedure

Carrier will resolve any disputes brought to its attention as promptly and effectively as possible. Customer Service Representatives can be reached via the following toll free telephone number: 1-800-683-8553.

Customers have the right to refer any unresolved dispute or complaint to the Florida Public Service Commission.

In the event of a dispute concerning an invoice, the customer must pay a sum equal to the amount of the undisputed portion of the bill and notify the Company of the disputed portion.

2.8 Carrier Responsibility

2.8.1 Calculation of Credit Allowance

Pursuant to limitations set forth in Section 2.7.4, when service is interrupted the credit allowance will be computed on the following basis:

- A. No credit shall be allowed for an interruption of less than two hours.
- B. The customer shall be credited for each hour or major fraction thereof that an interruption continues beyond two hours.
- C. When a minimum usage charge is applicable and the customer fails to meet a usage minimum, credit for the outage shall be applied against that minimum equal to 1/360th of the monthly minimum charges associated with the portion of service disabled beyond two hours.

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2.8.2 Cancellation of Credit

Where Carrier cancels a service or the provision of equipment and the final service period is less than the monthly billing period, a credit will be issued for any amounts billed in advance, prorated at 1/30th of the monthly recurring charge for each day the service was rendered or the equipment was provided. This credit will be issued to the customer or applied against the balance remaining on the customer's account.

2.8.3 Disconnection of Service by Carrier

Carrier, upon 5 days written notice to the customer, may discontinue service or cancel an application for service without incurring any liability for any of the following reasons:

- A. Non-payment of any sum due to Carrier for regulated service for more than thirty days beyond the date of rendition of the bill for such service;
- B. A violation of any regulation governing the service under this tariff;
- C. A violation of any law, rule, or regulation of any government authority having jurisdiction over the service; or
- D. Carrier is prohibited from furnishing services by order of a court or other government authority having jurisdiction.

2.8.4 Fractional Charges

Charges for a fractional part of a month are calculated by counting the number of days remaining in the billing period after service is furnished or discontinued beginning with the day after service was furnished or discontinued. Divide the number of days by thirty days and multiply the resultant fraction by the monthly charge.

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2.9 Exclusion Requirements

The Carrier does not have any exclusion requirements regarding provision of services to customers.

2.10 Employee Concessions

The Company will offer employee concessions as set forth in Section 4.2.2.(F).

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES

3.1 Timing of Calls

The customer's monthly usage charges are based upon the total number of minutes use by the customer and the service options subscribed to. Usage begins when the called party picks up the receiver, (i.e. When two-way communications, often referred to as "conversation time," is possible.) When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. When software answer supervision is employed, up to sixty (60) seconds of ringing is allowed before it is billed as usage of the network. A call is terminated when the calling or called party hangs up. There are no charges incurred for uncompleted calls.

3.2 Start of Billing

For billing purposes, the start of service is the day following acceptance by the customer of Carrier's service or equipment. The end of service date is the day on which service was discontinued.

3.3 Interconnection

Service furnished by Carrier may be interconnected with services or facilities of other authorized communications common carriers and with private systems, subject to the technical limitations established by Carrier. Interconnection with the facilities or services of other carriers shall be under the applicable terms and conditions of other carriers' tariffs.

3.4 Terminal Equipment

Carrier's service may be used with or terminated in customer provided terminal equipment or customer provided communication systems, such as teleprinters, handsets, or data sets. Such terminal equipment shall be furnished and maintained at the expense of the customer. The Customer is responsible for all costs at his premises, including customer personnel, wiring, electrical power, and the like incurred in his use of carrier's service. Carrier may, upon written notice, require the use of protective equipment at the customer's expense. If this fails to produce satisfactory quality and safety, Carrier may, upon written notice, terminate the customer's service.

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3.5 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call.

The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The company uses the rate centers and associated vertical and horizontal coordinates currently used within the telephone industry.

Formula:
$$\sqrt{\frac{(V1 - V2)^2 + (H1 - H2)^2}{10}}$$

3.6 Minimum Call Completion Rate

The customer can expect a call completion rate of 99% of calls attempted during peak use periods for all Feature Group D (1+) services.

3.7 Hearing or Speech Impaired Persons

Rates for calls are reduced for residence or single-line business customers who meet the following requirements:

A. The customer is certified to the Company as having a hearing or speech impairment that prevents telephone voice communications.

B. The customer uses a telecommunications device for the deaf (TDD) or other non-voice equipment for telecommunications.

C. The customer provides a written application to the Company for reduced rates.

D. The customer designates to the Company one telephone number associated with that customer's service and telecommunications device.

Intrastate toll message rates for hearing and speech impaired persons meeting the above requirements shall be Evening rates for daytime calls and Night rates for evening and night calls.

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3.8 Services Offerings

The Company provides the following services:

3.8.1 Message Toll Service (MTS)

1+ Dialing, Calling Card and 800 services are available from Feature Group D end offices within the State.

3.8.2 RESERVED FOR FUTURE USE.

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3.8.3 Travel Card Service

Allows subscribers who are away from home or office to place calls by gaining access to the network via an 800 number and personal identification number issued by the Company.

3.8.4 Directory Assistance

Directory Assistance will be provided by the Company at a per call charge.

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SECTION 4 - RATES AND CHARGES

4.1. Usage Charges and Billing Increments

4.1.1 Usage Charges

Usage is generally flat rated. However, if usage charges are determined by the time of day rate periods, the rate period is determined by the time and day of call origination at the customer's location.

4.1.2 Billing Increments

Usage is billed in the increments stated in the individual product rate sections.

4.1.3 Rounding

Partial usage will be rounded up to the next highest billing interval. Any partial cents will be rounded up to the next highest whole cent.

4.1.4 Term Plan Penalty Provisions

If an end-user enters into a term commitment and subsequently terminates the agreement prior to completion of the term, the end user will be required to (1) Pay to the Company, in a lump sum within thirty days of the termination date, the minimum monthly usage amount designated by the customer on the term enrollment for multiplied by the number of months remaining in the service agreement. If the customer chooses a \$0 minimum monthly usage amount, then the customer will be required to pay \$50.00 multiplied by the number of months remaining in the service term; and (2) reimburse the Company for any waived installation charges, monthly access charges or promotional credits given.

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4.2 Outbound MTS Rates

4.2.1 **Residential Rate Plans:**

A. **XNET:**

Offered to customers using \$0 - \$25.00 per month in
outbound long distance services.

Rate Per Minute: \$0.3039

Usage is billed with a one minute initial increment
and in 6 second increments thereafter.

B. **XNET 1:**

Offered to customers using \$25.01 - \$50.00 per
month in outbound long distance services.

Rate Per Minute: \$0.2431

Usage is billed with a one minute initial increment
and in 6 second increments thereafter.

C. **XNET 2:**

Offered to customers using \$50.01 - \$75.00 per
month in outbound long distance services.

Rate Per Minute: \$0.2139

Usage is billed with a one minute initial increment
and in 6 second increments thereafter.

D. **XNET 3:**

Offered to customers using \$75.01 or more per month
in outbound long distance services.

Rate Per Minute: \$0.1848

Usage is billed with a one minute initial increment
and in 6 second increments thereafter.

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4.2 Outbound MTS Rates (Continued)

4.2.2 **Small Business Rate Plans:**

A. **LDX 1000:**

Offered to business customers using \$25.00 - \$200.00 per month in outbound long distance services.

Rate Per Minute: \$0.1556 (The rate received by the customer is a 36% discount off of the standard XNET rate.)

Usage is billed with a one minute initial increment and in 6 second increments thereafter.

B. **LDX 2000:**

Offered to business customers using \$25.00 - \$200.00 per month in outbound long distance services and in addition, purchases certain non-regulated products of IIX. (i.e. Express/MVR, CyberPac, and Gtwy. Svs.)

Rate Per Minute: \$0.1532

Usage is billed with a one minute initial increment and in 6 second increments thereafter.

C. **LDX +:**

Offered to business customers using in excess of \$200.00 per month in outbound long distance services.

Rate Per Minute: \$0.1507

Usage is billed with a one minute initial increment and in 6 second increments thereafter.

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4.2 Outbound MTS Rates (Continued)

4.2.2 **Small Business Rate Plans:**

D. **LDX Super +:**

Offered to business customers using in excess of \$500.00 per month in outbound long distance services.

Customers must sign a three (3) month term service agreement with the penalty provisions set forth in Section 4.1.4.

Rate Per Minute: \$0.1483

Usage is billed with a one minute initial increment and in 6 second increments thereafter.

E. **LDX High Volume:**

Offered to business customers using in excess of \$1,000.00 per month in outbound long distance services.

Customers must sign a six (6) month term service agreement with the penalty provision set forth in Section 4.1.4.

Rates Per Minute:

<u>Peak</u>	<u>Off-Peak</u>
\$0.1459	\$0.1434

Usage is billed with a one minute initial increment and in 6 second increments thereafter.

F. **iix Employee Rate Plan:**

All Company employees are offered outbound long distance service at a special rate of \$0.12 per minute.

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4.3 RESERVED FOR FUTURE USE.

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4.4 Travel Card Rates

4.4.1 **Large User Rates:**

Rate Per Minute: \$0.1750

Per Call Surcharge: \$0.25

Usage is billed in one (1) minute increments.

4.4.2 **Small Business User Rates:**

Rate Per Minute: \$0.2500

Per Call Surcharge: \$0.15

Usage is billed in one (1) minute increments.

4.4.3 **Residential User Rates:**

Rate Per Minute: \$0.3000

Per Call Surcharge: \$0.15

Usage is billed in one (1) minute increments.

4.5 Directory Assistance

Customers will be billed the following per call charge to be connected to the local exchange company directory assistance service for directory assistance calls within the state. All verified handicapped customers will be allowed fifty (50) free Directory Assistance calls per month.

Directory Assistance Charge per call.....\$0.85

4.6 Late Payment Penalty

Customers will be charged 1.5% of any amounts owed to the Company beyond the due date as set forth within this tariff.

4.7 Dishonored Check Charge

Any person submitting a check to the Carrier as payment for services, which is subsequently returned by the issuing institution, shall be charged the greater of 5% of the amount of the check or \$20.00.

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4.8 Restoration of Service Charge

The Company does not charge for restoration of services.

4.9 Special Promotions

Carrier will receive Commission approval prior to offering any Special Promotions. Any reduced rates offered under a Special Promotion will in no event last for more than 90 days per 12 month period.

4.10 Discounts for Hearing Impaired Customers

4.10.1 A telephone toll message which is communicated using a telecommunications device for the deaf (TDD) by properly certified hearing or speech impaired persons or properly certified business establishments or individuals equipped with TDDs for communicating with hearing or speech impaired persons will receive, upon request, credit on charges for certain intrastate toll calls placed between TDDs. Discounts do not apply to surcharges or per call add-on charges for operator services when the call is placed by a method that would normally incur the surcharge.

4.10.2 The credit to be given on a subsequent bill for such calls placed between TDDs will be equal to applying the evening rate during business day hours and the night/weekend rate during the evening rate period.

4.10.3 The credit to be given on a subsequent bill for such calls placed by TDDs with the assistance of the relay center will be equal to 50% of the rate for the applicable rate period. If either party is both hearing and visually impaired, the call shall be discounted at 60% of the applicable rate.

4.11 Directory Assistance for Handicapped Persons

Handicapped customers are entitled to 50 free directory assistance calls per billing cycle in accordance with FAC 25-4.115(3).

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