

HMS INSURANCE ASSOCIATES, INC.

Invites you to attend our

Mid-Atlantic Economic Outlook

Seminar

Thursday, May 14, 2009

Crowne Plaza Hotel/Conference Center

2004 Greenspring Drive

Timonium, MD 21093

Time: 8:30 am - 11:00 am

Continental Breakfast Served

Key Speaker: Mr. Anirban Basu

Chairman and CEO

Sage Policy Group, Inc.

Highlights:

- ◆ National and regional economic performance
- ◆ Labor, energy and housing markets
- ◆ Construction industry (including BRAC)
- ◆ Government policy (including federal stimulus spending)
- ◆ Restructuring of key industries (including auto mfg, retail and financial services)

Please RSVP by 4/30/09 to Rhonda Cenci by email at: rcenci@hmsia.com
Or by FAX at: 443-632-3470 - With limited seating an early reply is recommended