

The Depository Trust Company

IMPORTANT

B#: 2808

DATE: December 24, 2001

TO: All Participants

CATEGORY: Dividends

FROM: Nilesh Desai, Supervisor, Dividend Department

ATTENTION: Dividend Managers, Cashiers & Reorganization Managers

SUBJECT: Rights: INSpire Insurance Solutions R/D: 12/3/01
Common CUSIP#: 457732105 Rights Contra-CUSIP#: 457732998
Expires: 1/9/02 (5:00 p.m. Eastern Standard Time)
Rate: 0.66 rights for every share of common stock held

***** WARNING TIME CRITICAL *****

INSpire Insurance Solutions (the "Company") is distributing non-transferable subscription rights ("Subscription Rights") to the holders of its Common Stock (the "Common Stock") as of December 3, 2001, the record date (the "Record Date"). Each holder is entitled to 0.66 Subscription Rights for each share of Common Stock held on the Record Date.

Fractional Rights will not be issued. The number of Rights distributed to each holder (including beneficial owners) will be rounded up to the next largest whole number (all fractions are being rounded up).

DTC credited Rights and an additional Right if applicable, due to the round up to the next largest whole number, to participants' account on 12/20/01.

Participants may instruct DTC as to the aggregate number of additional round up to the next largest whole number of Rights they require on behalf of their beneficial owners. Participants must provide written representation on their firm's letterhead and authorized by appropriate personnel. Participants must include their participant number and a contact name and telephone number where they can be reached if necessary.

-Over-

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The round up instruction must be received by DTC no later than 10:00 a.m. New York City time on January 4, 2002.

Participants must "Fax" the round up instructions (via telephone facsimile) to the attention of Mr. Ray Lew at DTC using only this phone number (212) 855-4545 and call (212) 855-4523 for confirmation of receipt of the round up instruction.

All round up requests received by DTC will be summarized and forwarded to the Subscription Agent, Mellon Investors Services LLC.

DTC anticipates crediting Rights, issued pursuant to round up request, to participants on the day the round up instruction is received.

THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY (DIVA) FUNCTION, SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY AND PAYMENT INFORMATION.

IT IS IMPORTANT THAT PARTICIPANTS REFER TO THE DTC REORGANIZATION INQUIRY FOR PARTICIPANTS (RIPS CODE 59) FOR INFORMATION REGARDING THE SUBSCRIPTION PRIVILEGE AND ANY EXTENSION OF THE EXPIRATION DATE.

If participants have any questions concerning this Important Notice, please contact Mr. Ray Lew or Ms. Susan Alvino of DTC's Stock Dividend Department at (212) 855-4523/4532.

If participants have any questions concerning the Rights Offering, they may contact Subscription Agent at (800) 953-2599.