Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2009

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
HUB INTERNATIONAL LIMITED 401(K) SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2002

2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.)
HUB INTERNATIONAL LIMITED

55 EAST JACKSON
CHICAGO, IL 60604-4187

55 EAST JACKSON
CHICAGO, IL 60604-4187

2b Employer Identification Number (EIN)
75-3243028

2c Sponsor's telephone number
877-402-6601

2d Business code (see instructions)
524210

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2010	JENNIFER MURPHY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")
HUB INTERNATIONAL LIMITED

55 EAST JACKSON
CHICAGO, IL 60604-4187

3b Administrator's EIN
75-3243028

3c Administrator's telephone number
877-402-6601

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:
a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	2736
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	2817
b	Retired or separated participants receiving benefits	**6b**	11
c	Other retired or separated participants entitled to future benefits	**6c**	467
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	3295
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	9
f	Total. Add lines **6d** and **6e**	**6f**	3304
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	2862
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	150
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2G 2J 2K 2R 3H 3I

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X		**H** (Financial Information)
(2)			**I** (Financial Information – Small Plan)
(3)	X	1	**A** (Insurance Information)
(4)	X		**C** (Service Provider Information)
(5)	X		**D** (DFE/Participating Plan Information)
(6)			**G** (Financial Transaction Schedules)

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2009

This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
HUB INTERNATIONAL LIMITED 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500.
HUB INTERNATIONAL LIMITED

D Employer Identification Number (EIN)
75-3243028

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
PRUDENTIAL RETIREMENT INSURANCE & ANNUITY CO.

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
06-1050034	93629	38734	0	01/01/2009	01/05/2009

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in item 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	0
5	Current value of plan's interest under this contract in separate accounts at year end	5	0

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	6d	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☒ other ▶ GUARANTEED GENERAL ACCOUNT CONTRACT

b	Balance at the end of the previous year			7b	43005468
c	Additions: (1) Contributions deposited during the year	7c(1)			
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	21125		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below)	7c(5)			
	▶				
	(6) Total additions			7c(6)	21125
d	Total of balance and additions (add **b** and **c(6)**)			7d	43026593
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)			
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below)	7e(4)	43026593		
	▶ LOANINITIATIONS,FORFS,EXCHANGES,TRX				
	(5) Total deductions			7e(5)	43026593
f	Balance at the end of the current year (subtract **e(5)** from **d**)			7f	

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organization(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance
e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug
i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in **c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, item 2 above, report amount.			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2009** **This Form is Open to Public Inspection.**

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
HUB INTERNATIONAL LIMITED 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
HUB INTERNATIONAL LIMITED

D Employer Identification Number (EIN)
75-3243028

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PRUDENTIAL INSURANCE CO. OF AMERICA

06-1050034

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

JOHNSON LAMBERT & CO. LLP

52-1446779

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	ACCOUNTANT	62049	Yes [ ] No [X]	Yes [ ] No [ ]	0	Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64 37 65 71 60	RECORDKEEPER	22841	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
AF GROWTH OF AMER R5 - AMERIC	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AF GROWTH OF AMER R5 - AMERIC 95-2566717	0.05%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
ALLNZ NFJ DIV VAL AD - BOSTON F	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ALLNZ NFJ DIV VAL AD - BOSTON F 04-2526037	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
ALLNZ NFJ SMCAPVAL I - BOSTON	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ALLNZ NFJ SMCAPVAL I - BOSTON 04-2526037	0.10%

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
BLKRK SM CAP GR EQ I - PNC GLOB	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BLKRK SM CAP GR EQ I - PNC GLOB 04-2871943	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
MSIF MID CAP GRTH P - JPMORGAN	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MSIF MID CAP GRTH P - JPMORGAN 22-2382028	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
TMPL GLOBAL BOND ADV - FRANKL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TMPL GLOBAL BOND ADV - FRANKL 94-3167260	0.15%

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
BARON SMALL CAP FD	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BARON SMALL CAP FD 767 5TH AVENUE 49TH FLOOR NEW YORK, NY 10153	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIRST EAGLE GLOBAL CLASS C	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
FIRST EAGLE GLOBAL CLASS C 1345 AVENUE OF THE AMERICAS NEW YORK, NY 10105	12.00

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
GABELLI ASSET FUND	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
GABELLI ASSET FUND 401 THEODORE FREMD. AVE. RYE, NY 10580	0.35%

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
GABELLI UTILITIES	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
GABELLI UTILITIES	401 THEODORE FREMD. AVE. RYE, NY 10580	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PIMCO TOTAL RETURN CLASS A	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PIMCO TOTAL RETURN CLASS A	1345 AVENUE OF THE AMERICAS NEW YORK, NY 10105	6.00

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
T ROWE PRICE CAP APPRECIATION	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
T ROWE PRICE CAP APPRECIATION	4515 PAINTERS MILL RD. OWINGS MILLS, MD 21117	0.02%

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
VAN KAMPEN EQUITY AND INCOME	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
VAN KAMPEN EQUITY AND INCOME ONE PARKVIEW PLAZA OAKBROOK TERRACE, IL 60181	0.25% + 12.00

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
VAN CAMPEN EQUITY AND INCOME	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
VAN CAMPEN EQUITY AND INCOME ONE PARKVIEW PLAZA OAKBROOK TERRACE, IL 60181	12.00

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
HUB INTERNATIONAL LIMITED 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
HUB INTERNATIONAL LIMITED

D Employer Identification Number (EIN)
75-3243028

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: INTERN BLEND/ARTIO

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-349	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: LG CAP GR/SUB-ADV BY WELL

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-253	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP GROWTH/ARTISAN

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-185	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP GROWTH/TIMESSQ

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-132	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: OAKMARK SELECT I

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-261	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: LIFETIME AGGRESSIVE

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-166	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: LIFETIME GROWTH FD

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-167	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: LIFETIME BALANCED FD

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-168	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: LIFETIME CONSERVATIVE

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-169	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: LIFETIME INCOME & EQUITY

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-170	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: DRYDEN S&P INDEX FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-123	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: CORE BOND ENHAN INDEX

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-036	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CAP BLEND/VICTORY

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-177	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CAP VALUE/AJO FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-129	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP VAL/MC FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-126	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD RET SAVINGS TRUST III

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 23-2186884-126	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 45455403

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

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a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
HUB INTERNATIONAL LIMITED 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
HUB INTERNATIONAL LIMITED

D Employer Identification Number (EIN)
75-3243028

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	116115
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	0	350840
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	3236658	3547258
(9) Value of interest in common/collective trusts	1c(9)	0	45455403
(10) Value of interest in pooled separate accounts	1c(10)	58104757	
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	19128726	110437837
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	43005468	
(15) Other	1c(15)	191992	

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	2289929	2092104
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	125957530	161999557
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		19
k	Total liabilities (add all amounts in lines 1g through1j)	1k		19
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	125957530	161999538

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	5215794	
	(B) Participants	2a(1)(B)	15547286	
	(C) Others (including rollovers)	2a(1)(C)	2430918	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		23193998
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	298	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	224831	
	(F) Other	2b(1)(F)	21125	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		246254
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	18279	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2418893	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		2437172
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	615388	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	650258	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-34870

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-62418	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-62418
(6) Net investment gain (loss) from common/collective trusts	2b(6)		2377173
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		1045229
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		17679728
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		46882266
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	10783953	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		10783953
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		1932
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	88447	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		88447
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		10874332
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		36007934
l Transfers of assets:			
(1) To this plan	2l(1)		34074
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: JOHNSON LAMBERT & CO. LLP (2) EIN: 52-1446779

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a	X		65229
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		20000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m	X		
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n	X		

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
If yes, enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
HUB INTERNATIONAL LIMITED 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
HUB INTERNATIONAL LIMITED

D Employer Identification Number (EIN)
75-3243028

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1**

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-6568107

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

JOHNSON LAMBERT & CO. LLP
CPAs AND CONSULTANTS

Hub International Limited 401(k) Savings Plan

Financial Statements and Supplemental Schedules
Years ended December 31, 2009 and 2008
with Report of Independent Auditors

Hub International Limited 401(k)
Savings Plan

Index of Financial Statements and Supplemental Schedules
Years ended December 31, 2009 and 2008

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*Other supplemental schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 are omitted because they are not applicable.

Report of Independent Auditors

To the Participants and Administrator of the
Hub International Limited 401(k) Savings Plan

We were engaged to audit the accompanying statements of net assets available for benefits of the Hub International Limited 401(k) Savings Plan (the "Plan") as of December 31, 2009 and 2008, and the related statements of changes in net assets available for benefits for the years then ended and the supplemental Schedule of Delinquent Participant Contributions, the supplemental Schedule of Assets (Held at End of Year) and the supplemental Schedule of Reportable Transactions as of December 31, 2009. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Note 3, which was certified by Fidelity Management Trust Company ("Fidelity") and Prudential Bank & Trust, F.S.B ("PruBank"), the trustees of the plan and Prudential Retirement Insurance and Annuity Company ("PRIAC"), the custodian of the plan, except for comparing such information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that Fidelity, PruBank and PRIAC held the Plan's investments and executed investment transactions. The plan administrator has obtained certifications from the trustees and the custodian as of and for the years ended December 31, 2009 and 2008, that the information provided to the plan administrator by the trustees and former custodian is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee and have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Johnson Lambert & Co LLP

Red Bank, New Jersey
October 14, 2010

Hub International Limited 401(k) Savings Plan

Statements of Net Assets Available for Benefits

	December 31, 2009	December 31, 2008
Assets		
Investments, at fair value (Note 3):		
Mutual funds	$ 110,318,544	$ 19,128,726
Pooled separate accounts	-	58,104,756
Participant loans	3,547,258	3,236,658
Self directed brokerage account	586,229	191,992
Employer equity securities	2,092,104	2,289,929
Guaranteed income fund	-	43,005,468
Common collective trust	45,455,403	-
Total investments	161,999,538	125,957,529
Receivables		
Employee contributions	-	401,128
Employer contributions	172,766	269,236
Total receivables	172,766	670,364
Net assets available for benefits, at fair value	162,172,304	126,627,893
Adjustments from fair value to contract value for fully benefit-responsive investment contracts	(982,662)	-
Net assets available for benefits	$ 161,189,642	$ 126,627,893

The accompanying notes are an integral part of these financial statements.

Hub International Limited 401(k) Savings Plan

Statements of Changes in Net Assets Available for Benefits

	December 31, 2009	December 31, 2008
Additions to net assets attributed to:		
Contributions:		
Employee	$ 15,146,158	$ 15,499,686
Employer - cash (net of forfeitures)	5,119,324	5,445,185
Rollovers	2,430,918	5,189,128
Total contributions	22,696,400	26,133,999
Interest	246,254	1,700,633
Dividends	2,437,172	497,809
Net appreciation in fair value of investments	20,022,180	-
Deemed distributions	-	60,084
Other income	34,075	4,012
Total additions	45,436,081	28,396,537
Deductions from net assets attributed to:		
Net depreciation in fair value of investments	-	41,177,446
Benefits paid to participants	10,783,953	18,528,252
Corrective distributions	-	683
Deemed distributions	1,932	-
Administrative expenses	88,447	46,015
Total deductions	10,874,332	59,752,396
Net increase/(decrease)	34,561,749	(31,355,859)
Net assets available for benefits:		
Beginning of year	126,627,893	157,983,752
End of year	$ 161,189,642	$ 126,627,893

The accompanying notes are an integral part of these financial statements.

Hub International Limited 401(k) Savings Plan

Notes to Financial Statements

1. Description of the Plan

General

Hub International Limited (the "Company" or "Plan Sponsor") sponsors and administers the Hub International Limited 401(k) Savings Plan (the "Plan"), as established effective January 1, 2002. The following description of the Plan provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

The Plan is a participant directed, defined contribution plan covering substantially all employees of the Company and its subsidiaries, and is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

The Company does not permit mergers of defined contribution plan assets into the Plan from an acquired company. Participants from acquired companies are given the choice to rollover their accounts that were held at the former employer into the Plan or into another qualified plan.

On October 1, 2008, the Plan Sponsor approved the transition of trustee, custodial and recordkeeping services from Prudential Financial to Fidelity Management Trust Company ("Fidelity"). Effective January 6, 2009 the Plan's assets were transferred from Prudential Financial to Fidelity.

Eligibility

Individuals who were eligible to make tax-deferred contributions to the Plan immediately prior to January 1, 2009 were eligible to participate on and after January 1, 2009. All employees who were not eligible to make tax-deferred contributions to the Plan prior to January 1, 2009 are eligible to participate beginning on the first day of the month that immediately follows the date, after the employee has attained the age of 18, completed 30 days of eligibility service, and the employee is an "Eligible Employee". Eligibility service starts from hire date to severance date. If an employee terminates, but is rehired before the employee has been absent from work for 12 months, the employee is credited with eligibility service for the period that the employee was absent from work. An Eligible Employee is an employee classified by the Company, in accordance with its payroll records, as an employee, and the employee is not a union employee, unless covered by a collective bargaining agreement that provides for coverage under the Plan. An employee is not eligible to participate in the Plan if the employee is not treated by the Company as a "common law employee," even if a court or administrative agency determines that the employee are a common law employee of such Company.

If the employee transferred from other employment to employment as an Eligible Employee, the employee will be able to participate in the Plan beginning on the transfer date if the employee already attained age 18 and completed 30 days of eligibility service. If employment terminates and the employee is later reemployed as an Eligible Employee, the employee will be eligible to participate beginning on reemployment date if the employee were eligible to participate at the time employment was terminated.

1. Description of the Plan (continued)

Participant Accounts
Individual accounts are maintained for all participants. Each participant account is credited with the participant's contribution, employer matching contribution, and an allocation of plan earnings or losses based on each participant's pro rata share of each fund.

Contributions
Participants are able to elect to make before-tax contributions from 1% to 50% of eligible compensation (as defined in the plan), subject to the limits of the Internal Revenue Code (the "Code"). The maximum employee contribution permitted by the Internal Revenue Service ("IRS") for 2009 was $16,500. The Plan allows eligible participants (those who attain age 50 in the calendar year) to make so-called additional "catch-up" contributions, subject to limits of the Code, as permitted by the Economic Growth & Tax Relief Reconciliation Act. The maximum catch-up contribution permitted by the IRS for 2009 was $5,500.

Participants may also make rollover contributions from other qualified plans.

Participants may have account balances with prior after-tax contributions that were made under a previous plan and transferred to the Plan; however after-tax contributions are not otherwise permitted.

The Board of Directors of the Company reserves the right to determine the percentage of employee contributions that will be matched by the Company. The Company currently matches 60% of employee contributions up to 5% of eligible compensation, resulting in a maximum match of 3% of eligible compensation.

Participant and employer matching contributions are credited to the respective funds in the manner elected by the participant and provided under the Plan.

Vesting
Employees are fully vested immediately with respect to their contributions. Company matching contributions are vested according to the following schedule. In order to qualify as a year of service, an employee must have at least 1,000 hours of service.

1. Description of the Plan (continued)

Vesting (continued)

Years of Service	Vested Percentage
Less than 1	0%
1 but less than 2	20%
2 but less than 3	40%
3 but less than 4	60%
4 but less than 5	80%
5 or more	100%

Additionally, a participant becomes 100% vested in Company matching contributions if he or she becomes disabled while employed by the Company, dies while employed by the Company, or reaches age 65 while employed by the Company.

Forfeitures
If a participant terminates employment with the Company and is not 100% vested in the value of the Company contributions at that time, the participant forfeits the non-vested portion of the participant's account.

Payment of Benefits
Participants may make qualified withdrawals from their accounts at age 59½. Participants may also make withdrawals in the case of financial hardship. Participants or their beneficiaries, who retire, die, become totally or permanently disabled, or terminate employment can elect to receive payment of the fully vested portion of their accounts in a number of ways including a lump-sum payment or installment payments over time. Participants may also elect to rollover vested portions of their account to another qualified plan or Individual Retirement Account.

Hub International Limited 401(k)
Savings Plan

Notes to Financial Statements

1. Description of the Plan (continued)

Loans to Participants

In certain circumstances, participants may borrow funds from their account. Participants are limited to having no more than one loan advanced in any plan year and no more than one loan outstanding at any time. The outstanding loan balance shall not exceed the lesser of $50,000 or 50% of the participant's vested interest, when added to the outstanding balance of all other loans from the Plan or any other plan maintained by the Company and bears interest at a reasonable rate similar to the interest rate charged for a loan made under similar circumstances by persons in the business of lending money. The minimum loan amount is $1,000. Loans are to be repaid in installments through payroll deductions over a period generally not to exceed 5 years, unless the loan is used to purchase a principal residence, which must be repaid over a period not to exceed 10 years. At December 31, 2009, loans outstanding bear interest rates ranging from 4.00% to 10.50%. The maturity dates of these loans range from 2009 to 2019. If an employee terminates, the outstanding loan balance is due immediately.

Administrative Expenses

Transaction charges, for loans and benefit payment transactions, and certain professional fees are paid by the Plan by reducing the balances of those participants initiating the transactions or through reduction of forfeiture balances. All other expenses are paid by the Company.

2. Summary of Significant Accounting Policies

Basis of Presentation

These financial statements have been prepared in conformity with accounting principles generally accepted in the United States of America utilizing the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("GAAP") requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from these estimates.

Contributions

Contributions are recorded at the end of each payroll period. During 2010, employee and employer contributions relating to Plan year 2009 were funded into the Plan amounted to $0 and $172,766, respectively. During 2009, employee and employer contributions relating to Plan year 2008 were funded into the Plan amounted to $401,128 and $269,236 respectively.

2. Significant Accounting Policies (continued)

Accounting for Fully Benefit Responsive Investments
GAAP guidance requires investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The Statements of Net Assets Available for Benefits present the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value.

At December 31, 2009 and 2008 the fully benefit-responsive investment contracts consisted of the Vanguard Retirement Savings Trust III (the "Trust") and the Prudential Guaranteed Income Fund (the "Fund"), respectively. The Trust is a collective trust fund investing primarily in investment contracts issued by insurance companies and commercial banks and similar types of fixed-principal investments and the Fund is an investment with an insurance company (see Notes 5 and 6). An adjustment from fair value to contract value for the Trust has been reported on the Statement of Net Assets Available for Benefits and for the Fund, fair value approximates contract value and therefore no adjustment to contract value is necessary.

Valuation of Investments and Income Recognition
The Plan's investments are reported at fair value in accordance with GAAP. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year-end. The fair value of the Trust has been estimated using the net asset value per share and is determined from the aggregate market values of its underlying investments as reported in the Trust's audited financial statements. Investments in pooled separate accounts are stated at fair value, as determined by the unit value reported by the Prudential Retirement Insurance and Annuity Company ("PRIAC"). The investments in the pooled separate accounts represent ownership of units of participation in investments which span a variety of cash equivalents, fixed income, equities, and other assets, which may include options, futures, swaps and forward and spot exchange contracts, rather than ownership of specific assets. The value of a unit of participation is calculated by PRIAC on a daily basis and equals the total fair value of the underlying assets within the separate account divided by the number of units outstanding.

Equity securities and the self directed brokerage account are valued at quoted market prices of shares held at the Plan's year-end. Participant loans are valued at their outstanding balances, which approximates fair value. See Note 4 for discussion on fair value measurements.

All investments are participant-directed.

2. Significant Accounting Policies (continued)

Valuation of Investments and Income Recognition (continued)

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's realized gains and losses on investments bought and sold during the year, as well as unrealized appreciation and depreciation on investments held during the year.

Payment of Benefits

Benefit payments are recorded when paid.

Participant Loans

During 2009 and 2008, the Plan took over existing loans from participants that rolled assets into the Plan in the amount of $0 and $13,901, respectively. These loans are subjected to the same terms of existing Plan loans. Loan takeovers for the year ended December 31, 2008 are included in rollover contributions on the Statement of Changes of Net Assets Available for Benefits.

Subsequent Events

The Plan has evaluated subsequent events for disclosure and recognition through October 14, 2010, the date which these financial statements were available to be issued.

3. Investments

The Plan's investment assets included in the Statement of Net Assets Available for Benefits are held by the trustees and custodian of the Plan. As described in Note 1, the Plan transitioned the trust of Plan investment assets from Prudential Financial to Fidelity effective January 6, 2009. For the year ended December 31, 2008 and the period of January 1, 2009 to January 5, 2009, Prudential Bank & Trust, F.S.B ("PruBank") was the trustee of the Plan and PRIAC was custodian of the Plan. For the period of January 6, 2009 through December 31, 2009, Fidelity was the trustee of the Plan. PruBank, PRIAC and Fidelity have certified to the Plan Administrator the completeness and accuracy of investments and cash in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. In addition, PruBank, PRIAC and Fidelity have certified the completeness and accuracy of investment income, net appreciation/depreciation in fair value of investments, and assets transferred to the Plan included in the Statement of Changes in Net Assets Available for Benefits. PruBank, PRIAC and Fidelity also certified the information included in the notes to the financial statements, supplemental schedule of assets (Held at End of Year), and the schedule of reportable transactions.

3. Investments (continued)

Set out below are individual investments that represent 5% or more of the Plan's net assets as of December 31, 2009:

Vanguard Retirement Savings Trust III	$	44,472,741
American Funds® The Growth Fund of America® - Class R5		15,339,017
Fidelity International Discover Fund - Class K		11,714,841
Allianz NFJ Dividend Value Fund - Administrative Class		9,899,828
Vanguard Total Bond Market Index Fund - Institutional Shares		8,296,653

Set out below are individual investments that represent 5% or more of the Plan's net assets as of December 31, 2008:

Prudential Guaranteed Income Fund	$	43,005,468
International Blend/Artio		9,068,565
American Funds The Growth Fund of America		6,315,949
Core Bond Enhanced Index Fund		7,432,758

3. Investments (continued)

During the years ended December 31, 2009 and 2008, the Plan's investments (including gains and losses on investments during the year) appreciated/(depreciated) in value as follows:

	2009	2008
Mutual funds		
Lifecycle funds	$ 4,218,116	$ -
Small growth	1,163,594	-
Small value	707,793	-
Moderate allocation	999,476	(1,146,279)
Mid-cap growth	2,160,406	-
Large blend	1,824,868	-
Large growth	3,450,890	(5,713,691)
Large value	412,913	(3,972,848)
Foreign large blend	2,397,617	-
World bond	168,239	-
Intermediate-term bond	149,654	-
Pooled separate accounts		
Lifecycle funds	209,467	(5,884,710)
Small cap stock - growth	54,557	(1,648,603)
Small cap stock - value	(1,004)	(1,623,240)
Mid cap stock - growth	162,387	(3,493,400)
Large cap stock - blend	163,950	(4,262,749)
Large cap stock - growth	84,077	(1,616,299)
Large cap stock - value	196,097	(3,530,202)
Fixed income - domestic	(29,328)	356,048
International stock blend	205,026	(8,241,482)
Participant loans	-	-
Self directed brokerage account	21,759	(212,426)
Employer equity securities	(92,885)	(187,565)
Common collective trust	1,394,511	-
Total	$ 20,022,180	$ (41,177,446)

4. Fair Value Measurements

GAAP guidance establishes a framework for measuring fair value. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under GAAP are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

4. Fair Value Measurements (continued)

Level 2: Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

Investments Measured at Fair Value on a Recurring Basis

Investments measured at fair value consisted of the following types of instruments as of December 31, 2009 and 2008 (Level 1, 2 and 3 inputs are defined above):

The following table summarizes the Plan's financial instruments carried at fair value by the GAAP fair value hierarchy levels.

	As of December 31, 2009			
Description	Level 1	Level 2	Level 3	Total fair value
Mutual funds	$ -	-	-	$ -
Lifecycle funds	26,982,985	-	-	26,982,985
Small growth	5,119,813	-	-	5,119,813
Small value	4,529,324	-	-	4,529,324
Moderate allocation	6,862,184	-	-	6,862,184
Mid-cap growth	7,256,065	-	-	7,256,065
Large blend	11,437,601	-	-	11,437,601
Large growth	15,339,017	-	-	15,339,017
Large value	9,899,828	-	-	9,899,828
Foreign large blend	11,714,841	-	-	11,714,841
World bond	2,880,233	-	-	2,880,233
Intermediate-term bond	8,296,653	-	-	8,296,653
Participant loans	-	-	3,547,258	3,547,258
Self directed brokerage account	586,229	-	-	586,229
Employer equity securities	2,092,104	-	-	2,092,104
Common collective trust	-	44,472,741	-	44,472,741
Total	$ 112,996,877	$ 44,472,741	$ 3,547,258	$ 161,016,876

4. Fair Value Measurements (continued)

The table below sets forth a summary of changes in the fair value of the Plan's level 3 assets.

	Level 3 assets Year ended December 31, 2009			
	Pooled Separate Accounts			
	Lifecycle funds	International stock blend	Participant loans	Guaranteed income fund
Balance, beginning of year	$ 15,852,558	$ 9,068,566	$ 3,236,658	$ 43,005,468
Purchases, sales, issuances and settlements (net)	(16,062,025)	(9,273,592)	310,600	(43,005,468)
Capital gains/losses (net)	-	-	-	-
Appreciation/depreciation in fair value of investments (net)	209,467	205,026	-	-
Balance end of year	$ -	$ -	$ 3,547,258	$ -

The following table summarizes the Plan's financial instruments carried at fair value by the GAAP fair value hierarchy levels.

	As of December 31, 2008			
Description	Level 1	Level 2	Level 3	Total fair value
Mutual funds	$ -	$ -	$ -	$ -
Moderate allocation	5,713,104	-	-	5,713,104
Large growth	7,775,108	-	-	7,775,108
Large value	5,640,514	-	-	5,640,514
Pooled separate accounts				
Lifecycle funds	-	-	15,852,558	15,852,558
Small cap stock - growth	-	3,503,118	-	3,503,118
Small cap stock - value	-	2,875,514	-	2,875,514
Mid cap stock - growth	-	4,138,438	-	4,138,438
Large cap stock - blend	-	6,109,426	-	6,109,426
Large cap stock - growth	-	2,632,847	-	2,632,847
Large cap stock - value	-	6,491,532	-	6,491,532
Fixed income - domestic	-	7,432,758	-	7,432,758
International stock blend	-	-	9,068,566	9,068,566
Participant loans	-	-	3,236,658	3,236,658
Self directed brokerage account	191,992	-	-	191,992
Employer equity securities	2,289,929	-	-	2,289,929
Guaranteed income fund	-	-	43,005,468	43,005,468
Total	$ 21,610,647	$ 33,183,633	$ 71,163,250	$ 125,957,530

4. Fair Value Measurements (continued)

The table below sets forth a summary of changes in the fair value of the Plan's level 3 assets:

	Level 3 assets Year ended December 31, 2008			
	Pooled Separate Accounts			
	Lifecycle funds	International stock blend	Participant loans	Guaranteed income fund
Balance, beginning of year	$ 20,493,354	$ 19,125,308	$ 2,937,919	$ 30,512,875
Purchases, sales, issuances and settlements (net)	1,243,913	(1,815,261)	298,739	12,492,593
Capital gains/losses (net)	-	-		
Appreciation/depreciation in fair value of investments (net)	(5,884,709)	(8,241,481)	-	-
Balance end of year	$ 15,852,558	$ 9,068,566	$ 3,236,658	$ 43,005,468

5. Stable Value Fund

The Plan participates in the Trust which provides fully benefit-responsive benefits. As described in Note 2, the contract value is the relevant measurement as it's the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. Participants ordinarily may direct the withdrawal or transfer of all or a portion of their investment at contract value. Contract value represents contributions made to the Trust, plus earnings, less participant withdrawals. There are certain conditions that could limit the Trust to transact at contract value. Examples include, but are not limited to, partial or complete legal termination of the Trust, tax disqualification of the Trust, or certain Trust amendments if contract issuers' consent is not obtained. As of December 31, 2009, there were no unfunded commitments of the Trust.

This fund seeks stability of principal and a high level of current income consistent with a 2 to 3 year average maturity and intends to maintain a constant net asset value of $1.00 per share.

6. Investment Contract with Insurance Company

The Plan participated in a benefit-responsive investment contract with PRIAC via investments in the Fund until January 5, 2009. With the transition of trust of the assets from Prudential Financial to Fidelity, the Plan transferred assets held in the Fund to the Trust. The Fund invested in a broadly diversified, fixed-income portfolio within the PRIAC's general account. The portfolio was primarily invested in public bonds, commercial mortgages and private placement bonds. The guaranteed investment contract issuer, PRIAC, was contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. As discussed in Note 2, the guaranteed investment contract was reflected in the Statement of Net Assets Available for Benefits as of December 31, 2008 at contract value, which approximates fair value.

6. Investment Contract with Insurance Company (continued)

As described in Note 2, because the Fund was fully benefit-responsive, contract value was the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by PRIAC, represents contributions made under the contract plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value under all circumstances including the termination of the plan.

Interest was credited on contract balances using a single "portfolio rate" approach. Under this methodology, a single interest crediting rate was applied to all contributions made to the product regardless of the timing of those contributions. Interest crediting rates were reviewed on a semi-annual basis for resetting.

When establishing interest crediting rates for this product, Prudential considered many factors, including current economic and market conditions, the general interest rate environment and both the expected and actual experience of a reference portfolio within the issuer's general account. These rates were established without the use of a specific formula. The minimum crediting rate under the contract was 1.50%.

The yields for the years ending December 31 are as follows:

	2009	2008
Average Yield Earned by the Plan	n/a	3.90%
Average Yield Credited to Participants	n/a	3.90%

The average earnings yield shown was calculated by dividing the earnings credited to the Plan on the last day of the plan year by the end of plan year fair value and then annualizing the result. The average crediting rate yield shown was calculated by dividing the earnings credited to the participants on the last day of the plan year by the end of the plan year fair value and then annualizing the result. As a result of the current stable value product construction, no adjustment was required to mediate between the average earnings credited to the Plan and the average earnings credited to the participants.

7. Forfeitures

At December 31, 2009 and 2008, forfeited non-vested accounts totaled $127,141 and $97,735, respectively, which will be used to reduce future employer contributions and to pay for certain professional fees, in the Statements of Changes in Net Assets Available for Benefits in accordance with the provisions of the Plan. During 2009 and 2008, employer contributions were reduced by $315,117 and $87,523, respectively, as a result of forfeited non-vested accounts. During 2009 and 2008, administrative expenses of $62,280 and $0, respectively, were settled through forfeitures.

8. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue contributions at any time and terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts. All Plan assets would be used solely to pay benefits payable to participants and their beneficiaries.

9. Tax Status

The Plan obtained its latest determination letter on November 25, 2003, in which the IRS stated that the plan, as then designed, was in compliance with the applicable requirements of the Code. The Plan has been amended since receiving the determination letter. On January 27, 2009, the Company filed for an updated tax determination letter for the Plan, however the request is still under review by the IRS and the Company has not yet received an updated letter. The Plan Administrator and Plan's Tax Counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code, and therefore, believes that the Plan is qualified and the related trust is tax exempt.

10. Party-In-Interest Transactions

Certain Plan investments are comprised of mutual funds managed by Fidelity. Fidelity is the Trustee as defined by the Plan and therefore, these transactions qualify as party-in-interest transactions.

As of December 31, 2008, certain Plan investments were comprised of shares of mutual funds, pooled separate accounts and a guaranteed income fund managed by Prudential Financial and its affiliates. Prudential Retirement is an operating division of Prudential Financial. The operations of Prudential Retirement are conducted principally through PRIAC, a wholly owned subsidiary of Prudential Financial. PRIAC issues the guaranteed income fund and pooled separate accounts. PRIAC was also the custodian of the Plan's assets that are invested in the guaranteed funds and pooled separate accounts as of December 31, 2008. PruBank is a wholly owned subsidiary of Prudential Financial that serves as a directed trustee as of December 31, 2008, as defined by the Plan. Prudential Investment Management Services, LLC, a subsidiary of Prudential Financial, executes transactions for plans that have self directed brokerage accounts, outside funds and stock funds that are part of the Plan's investment selection. Therefore, transactions with Prudential Financial and its affiliates qualify as party-in-interest transactions.

10. Party-In-Interest Transactions (continued)

The Plan issues loans to participants, which are secured by the balances in the participants accounts. As such, loans to participants represent transactions with parties-in-interest.

11. Risks and Uncertainties

The Plan provides for various investment options in any combination of mutual funds, pooled separate accounts, a collective trust, a guaranteed income fund and participation in self directed brokerage account. Investment securities are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to change in the value of investment securities, it is at least reasonably possible that changes in risk in the near term would materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

12. Prohibited Transactions

As required by ERISA Section 2510.3-102, the Plan Sponsor must segregate employee contributions to the Plan from its general assets as soon as practicable, but in no event more than 15 business days following the end of the month in which amounts are withheld from wages. During the year ended December 31, 2008, the Plan Sponsor encountered an unintentional administrative error during one of the contribution remittance payroll periods. Employee contributions from one payroll period, totaling $65,229 were withheld, but not transmitted timely to the Trustee. Delinquent remittance of employee contributions is considered to be a prohibited transaction. The Plan Sponsor filed the correction with the Voluntary Fiduciary Correction Program (VFCP) in order to comply with ERISA. The Plan Sponsor made an interest payment of $152 to participants to compensate the Plan for lost investment earnings relating to this prohibited transaction.

For the year ended December 31, 2009, there were no late participant contributions remitted to the Plan.

13. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Total Assets (Held at End of Year) per the Form 5500:

	December 31, 2009	December 31, 2008
Total net assets available for benefits per the financial statements	$161,189,642	$126,627,893
Less: Receivables		
Employee contributions	-	(401,128)
Employer contributions	(172,766)	(269,236)
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	982,662	-
Total Assets (Held at End of Year) per Form 5500	$161,999,538	$ 125,957,529

The following is a reconciliation of changes in net assets per the financial statements to the Form 5500:

	Years Ended December 31, 2009	Years Ended December 31, 2008
Net change in net assets available for benefits per the financial statements	$ 34,561,749	$ (31,355,859)
Employee contribution receivables	401,128	(124,072)
Employer contribution receivables	96,469	(33,566)
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	982,662	-
Net change in net assets available for benefits per Form 5500	$ 36,042,008	$ (31,513,497)

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
As of December 31, 2009

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
☐	$ -	$ -	$ -	$ 65,229 (1)

(1) Represents delinquent participant contributions and loan repayments from one off-cycle pay period in 2008. The Company remitted lost earnings to the Plan and filed Form 5330. *Return of Excise Taxes Related to Employee Benefit Plans*, during 2009.

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
As of December 31, 2009

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, par or maturity value	(d) Cost	(e) Current value
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® Income	NA**	$ 107,059
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2000	NA**	574,947
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2010	NA**	2,128,875
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2020	NA**	5,061,449
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2030	NA**	3,304,425
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2040	NA**	1,866,590
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2005	NA**	607,371
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2015	NA**	4,719,374
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2025	NA**	4,154,459
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2035	NA**	2,907,668
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2045	NA**	1,340,114
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2050	NA**	210,655
*	Fidelity Investments	Mutual Fund Fidelity Fund - Class K	NA**	5,007,105
*	Fidelity Investments	Mutual Fund Fidelity International Discovery Fund - Class K	NA**	11,714,840
	Allianz Funds	Mutual Fund Allianz NFJ Small-Cap Value Fund - Institutional Class	NA**	4,529,324
	Allianz Funds	Mutual Fund Allianz NFJ Dividend Value Fund - Administrative Class	NA**	9,899,827
	American Funds	Mutual Fund American Funds ® The Growth Fund of America - Class R5	NA**	15,339,017
	Blackrock	Mutual Fund Blackrock Small Cap Growth Equity Portfolio - Class I	NA**	5,119,813

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)
As of December 31, 2009

	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, par or maturity value	(d) Cost	(e) Current value
	Morgan Stanley	Mutual Fund Morgan Stanley Institutional Fund Trust Mid Cap Growth Portfolio - Class P	NA**	7,256,066
	Franklin Templeton Investments	Mutual Fund Templeton Global Bond Fund - Advisor Class	NA**	2,880,233
	Vanguard	Mutual Fund Vanguard Institutional Index Fund - Institutional Shares	NA**	6,430,496
	Vanguard	Mutual Fund Vanguard Total Bond Market Index Fund - Institutional Shares	NA**	8,296,653
	Vanguard	Mutual Fund Vanguard Wellington Fund - Admiral Shares	NA**	6,862,184
*	Fidelity Investments	Self Directed Brokerage Account Brokerage Link	NA**	586,229
*	The Chubb Corporation	Employer Equity Security Chubb Corporation	NA**	2,091,102
*	The Chubb Corporation	Employer Equity Security Chubb Corporation Stock Purchase Account	NA**	1,002
	Vanguard	Common / Collective Trust Vanguard Retirement Savings Trust III	NA**	45,455,403
*	Participant loans	Loans maturity from 2009 to 2019 and bearing interest ranging from 4.0% to 10.50%	NA**	3,547,258
	Total Assets (Held at End of Year)			$ 161,999,538

* Represents a party-in-interest to the Plan.

** The cost information is not applicable as these investment options are fully participant-directed.

The information in this schedule has been certified as to its completeness and accuracy by the trustee, Fidelity Management Trust Company except for the Vanguard Retirement Savings Trust which the Trustee certified at contract value and was reported at fair value by the Plan Sponsor (see Note 3).

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions
As of December 31, 2009

(a) Identity of party involved	**(b)** Description of asset (include interest rate and maturity in case of a loan)	**(c)** Purchase price	**(d)** Selling price	**(e)** Lease rental	**(f)** Expense incurred with transaction	**(g)** Cost of asset	**(h)** Current value of asset on transaction date	**(i)** Net gain or (loss)
Prudential Investments	Guaranteed Income Fund	n/a	$43,026,594	n/a	n/a	$43,026,594	$43,026,594	$ -
Prudential Investments	Intern Blend/Artio	n/a	$ 9,273,591	n/a	n/a	$12,310,464	$ 9,273,591	($ 3,036,873)
Prudential Investments	Core Bond Enhan Index	n/a	$ 7,403,430	n/a	n/a	$ 6,969,018	$ 7,403,430	$ 434,412
Prudential Investments	Growth Fund of America	n/a	$ 6,531,825	n/a	n/a	$ 9,773,741	$ 6,531,825	($ 3,241,916)
Total			$66,235,440			$72,079,817	$66,235,440	($ 5,844,377)

The information in this schedule has been certified as to its completeness and accuracy by the custodian, Prudential Retirement Insurance and Annuity Company.

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions
As of December 31, 2009

(a) Identity of party involved	**(b)** Description of asset (include interest rate and maturity in case of a loan)	**(c)** Purchase price	**(d)** Selling price	**(e)** Lease rental	**(f)** Expense incurred with transaction	**(g)** Cost of asset	**(h)** Current value of asset on transaction date	**(i)** Net gain or (loss)
Prudential Investments	Guaranteed Income Fund	n/a	$43,026,594	n/a	n/a	$43,026,594	$43,026,594	$ -
Prudential Investments	Intern Blend/Artio	n/a	$ 9,273,591	n/a	n/a	$12,310,464	$ 9,273,591	($ 3,036,873)
Prudential Investments	Core Bond Enhan Index	n/a	$ 7,403,430	n/a	n/a	$ 6,969,018	$ 7,403,430	$ 434,412
Prudential Investments	Growth Fund of America	n/a	$ 6,531,825	n/a	n/a	$ 9,773,741	$ 6,531,825	($ 3,241,916)
Total			$66,235,440			$72,079,817	$66,235,440	($ 5,844,377)

The information in this schedule has been certified as to its completeness and accuracy by the custodian, Prudential Retirement Insurance and Annuity Company.

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
As of December 31, 2009

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, par or maturity value	(d) Cost	(e) Current value
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® Income	NA**	$ 107,059
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2000	NA**	574,947
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2010	NA**	2,128,875
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2020	NA**	5,061,449
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2030	NA**	3,304,425
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2040	NA**	1,866,590
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2005	NA**	607,371
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2015	NA**	4,719,374
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2025	NA**	4,154,459
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2035	NA**	2,907,668
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2045	NA**	1,340,114
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2050	NA**	210,655
*	Fidelity Investments	Mutual Fund Fidelity Fund - Class K	NA**	5,007,105
*	Fidelity Investments	Mutual Fund Fidelity International Discovery Fund - Class K	NA**	11,714,840
	Allianz Funds	Mutual Fund Allianz NFJ Small-Cap Value Fund - Institutional Class	NA**	4,529,324
	Allianz Funds	Mutual Fund Allianz NFJ Dividend Value Fund - Administrative Class	NA**	9,899,827
	American Funds	Mutual Fund American Funds ® The Growth Fund of America - Class R5	NA**	15,339,017
	Blackrock	Mutual Fund Blackrock Small Cap Growth Equity Portfolio - Class I	NA**	5,119,813

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)
As of December 31, 2009

	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, par or maturity value	(d) Cost	(e) Current value
	Morgan Stanley	Mutual Fund Morgan Stanley Institutional Fund Trust Mid Cap Growth Portfolio - Class P	NA**	7,256,066
	Franklin Templeton Investments	Mutual Fund Templeton Global Bond Fund - Advisor Class	NA**	2,880,233
	Vanguard	Mutual Fund Vanguard Institutional Index Fund - Institutional Shares	NA**	6,430,496
	Vanguard	Mutual Fund Vanguard Total Bond Market Index Fund - Institutional Shares	NA**	8,296,653
	Vanguard	Mutual Fund Vanguard Wellington Fund - Admiral Shares	NA**	6,862,184
*	Fidelity Investments	Self Directed Brokerage Account Brokerage Link	NA**	586,229
*	The Chubb Corporation	Employer Equity Security Chubb Corporation	NA**	2,091,102
*	The Chubb Corporation	Employer Equity Security Chubb Corporation Stock Purchase Account	NA**	1,002
	Vanguard	Common / Collective Trust Vanguard Retirement Savings Trust III	NA**	45,455,403
*	Participant loans	Loans maturity from 2009 to 2019 and bearing interest ranging from 4.0% to 10.50%	NA**	3,547,258
	Total Assets (Held at End of Year)			$ 161,999,538

* Represents a party-in-interest to the Plan.

** The cost information is not applicable as these investment options are fully participant-directed.

The information in this schedule has been certified as to its completeness and accuracy by the trustee, Fidelity Management Trust Company except for the Vanguard Retirement Savings Trust which the Trustee certified at contract value and was reported at fair value by the Plan Sponsor (see Note 3).

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
As of December 31, 2009

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
☐	$ -	$ -	$ -	$ 65,229 (1)

(1) Represents delinquent participant contributions and loan repayments from one off-cycle pay period in 2008. The Company remitted lost earnings to the Plan and filed Form 5330. *Return of Excise Taxes Related to Employee Benefit Plans*, during 2009.

JOHNSON LAMBERT & CO. LLP
CPAs AND CONSULTANTS

Hub International Limited 401(k) Savings Plan

Financial Statements and Supplemental Schedules
Years ended December 31, 2009 and 2008
with Report of Independent Auditors

Hub International Limited 401(k)
Savings Plan

Index of Financial Statements and Supplemental Schedules
Years ended December 31, 2009 and 2008

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*Other supplemental schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 are omitted because they are not applicable.

Report of Independent Auditors

To the Participants and Administrator of the
Hub International Limited 401(k) Savings Plan

We were engaged to audit the accompanying statements of net assets available for benefits of the Hub International Limited 401(k) Savings Plan (the "Plan") as of December 31, 2009 and 2008, and the related statements of changes in net assets available for benefits for the years then ended and the supplemental Schedule of Delinquent Participant Contributions, the supplemental Schedule of Assets (Held at End of Year) and the supplemental Schedule of Reportable Transactions as of December 31, 2009. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Note 3, which was certified by Fidelity Management Trust Company ("Fidelity") and Prudential Bank & Trust, F.S.B ("PruBank"), the trustees of the plan and Prudential Retirement Insurance and Annuity Company ("PRIAC"), the custodian of the plan, except for comparing such information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that Fidelity, PruBank and PRIAC held the Plan's investments and executed investment transactions. The plan administrator has obtained certifications from the trustees and the custodian as of and for the years ended December 31, 2009 and 2008, that the information provided to the plan administrator by the trustees and former custodian is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee and have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Johnson Lambert & Co LLP

Red Bank, New Jersey
October 14, 2010

Hub International Limited 401(k) Savings Plan

Statements of Net Assets Available for Benefits

	December 31, 2009	December 31, 2008
Assets		
Investments, at fair value (Note 3):		
Mutual funds	$ 110,318,544	$ 19,128,726
Pooled separate accounts	-	58,104,756
Participant loans	3,547,258	3,236,658
Self directed brokerage account	586,229	191,992
Employer equity securities	2,092,104	2,289,929
Guaranteed income fund	-	43,005,468
Common collective trust	45,455,403	-
Total investments	161,999,538	125,957,529
Receivables		
Employee contributions	-	401,128
Employer contributions	172,766	269,236
Total receivables	172,766	670,364
Net assets available for benefits, at fair value	162,172,304	126,627,893
Adjustments from fair value to contract value for fully benefit-responsive investment contracts	(982,662)	-
Net assets available for benefits	$ 161,189,642	$ 126,627,893

The accompanying notes are an integral part of these financial statements.

Hub International Limited 401(k) Savings Plan

Statements of Changes in Net Assets Available for Benefits

	December 31, 2009	December 31, 2008
Additions to net assets attributed to:		
Contributions:		
Employee	$ 15,146,158	$ 15,499,686
Employer - cash (net of forfeitures)	5,119,324	5,445,185
Rollovers	2,430,918	5,189,128
Total contributions	22,696,400	26,133,999
Interest	246,254	1,700,633
Dividends	2,437,172	497,809
Net appreciation in fair value of investments	20,022,180	-
Deemed distributions	-	60,084
Other income	34,075	4,012
Total additions	45,436,081	28,396,537
Deductions from net assets attributed to:		
Net depreciation in fair value of investments	-	41,177,446
Benefits paid to participants	10,783,953	18,528,252
Corrective distributions	-	683
Deemed distributions	1,932	-
Administrative expenses	88,447	46,015
Total deductions	10,874,332	59,752,396
Net increase/(decrease)	34,561,749	(31,355,859)
Net assets available for benefits:		
Beginning of year	126,627,893	157,983,752
End of year	$ 161,189,642	$ 126,627,893

The accompanying notes are an integral part of these financial statements.

Hub International Limited 401(k) Savings Plan

Notes to Financial Statements

1. Description of the Plan

General

Hub International Limited (the "Company" or "Plan Sponsor") sponsors and administers the Hub International Limited 401(k) Savings Plan (the "Plan"), as established effective January 1, 2002. The following description of the Plan provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

The Plan is a participant directed, defined contribution plan covering substantially all employees of the Company and its subsidiaries, and is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

The Company does not permit mergers of defined contribution plan assets into the Plan from an acquired company. Participants from acquired companies are given the choice to rollover their accounts that were held at the former employer into the Plan or into another qualified plan.

On October 1, 2008, the Plan Sponsor approved the transition of trustee, custodial and recordkeeping services from Prudential Financial to Fidelity Management Trust Company ("Fidelity"). Effective January 6, 2009 the Plan's assets were transferred from Prudential Financial to Fidelity.

Eligibility

Individuals who were eligible to make tax-deferred contributions to the Plan immediately prior to January 1, 2009 were eligible to participate on and after January 1, 2009. All employees who were not eligible to make tax-deferred contributions to the Plan prior to January 1, 2009 are eligible to participate beginning on the first day of the month that immediately follows the date, after the employee has attained the age of 18, completed 30 days of eligibility service, and the employee is an "Eligible Employee". Eligibility service starts from hire date to severance date. If an employee terminates, but is rehired before the employee has been absent from work for 12 months, the employee is credited with eligibility service for the period that the employee was absent from work. An Eligible Employee is an employee classified by the Company, in accordance with its payroll records, as an employee, and the employee is not a union employee, unless covered by a collective bargaining agreement that provides for coverage under the Plan. An employee is not eligible to participate in the Plan if the employee is not treated by the Company as a "common law employee," even if a court or administrative agency determines that the employee are a common law employee of such Company.

If the employee transferred from other employment to employment as an Eligible Employee, the employee will be able to participate in the Plan beginning on the transfer date if the employee already attained age 18 and completed 30 days of eligibility service. If employment terminates and the employee is later reemployed as an Eligible Employee, the employee will be eligible to participate beginning on reemployment date if the employee were eligible to participate at the time employment was terminated.

1. Description of the Plan (continued)

Participant Accounts
Individual accounts are maintained for all participants. Each participant account is credited with the participant's contribution, employer matching contribution, and an allocation of plan earnings or losses based on each participant's pro rata share of each fund.

Contributions
Participants are able to elect to make before-tax contributions from 1% to 50% of eligible compensation (as defined in the plan), subject to the limits of the Internal Revenue Code (the "Code"). The maximum employee contribution permitted by the Internal Revenue Service ("IRS") for 2009 was $16,500. The Plan allows eligible participants (those who attain age 50 in the calendar year) to make so-called additional "catch-up" contributions, subject to limits of the Code, as permitted by the Economic Growth & Tax Relief Reconciliation Act. The maximum catch-up contribution permitted by the IRS for 2009 was $5,500.

Participants may also make rollover contributions from other qualified plans.

Participants may have account balances with prior after-tax contributions that were made under a previous plan and transferred to the Plan; however after-tax contributions are not otherwise permitted.

The Board of Directors of the Company reserves the right to determine the percentage of employee contributions that will be matched by the Company. The Company currently matches 60% of employee contributions up to 5% of eligible compensation, resulting in a maximum match of 3% of eligible compensation.

Participant and employer matching contributions are credited to the respective funds in the manner elected by the participant and provided under the Plan.

Vesting
Employees are fully vested immediately with respect to their contributions. Company matching contributions are vested according to the following schedule. In order to qualify as a year of service, an employee must have at least 1,000 hours of service.

1. Description of the Plan (continued)

Vesting (continued)

Years of Service	Vested Percentage
Less than 1	0%
1 but less than 2	20%
2 but less than 3	40%
3 but less than 4	60%
4 but less than 5	80%
5 or more	100%

Additionally, a participant becomes 100% vested in Company matching contributions if he or she becomes disabled while employed by the Company, dies while employed by the Company, or reaches age 65 while employed by the Company.

Forfeitures
If a participant terminates employment with the Company and is not 100% vested in the value of the Company contributions at that time, the participant forfeits the non-vested portion of the participant's account.

Payment of Benefits
Participants may make qualified withdrawals from their accounts at age 59½. Participants may also make withdrawals in the case of financial hardship. Participants or their beneficiaries, who retire, die, become totally or permanently disabled, or terminate employment can elect to receive payment of the fully vested portion of their accounts in a number of ways including a lump-sum payment or installment payments over time. Participants may also elect to rollover vested portions of their account to another qualified plan or Individual Retirement Account.

Hub International Limited 401(k)
Savings Plan

Notes to Financial Statements

1. Description of the Plan (continued)

Loans to Participants

In certain circumstances, participants may borrow funds from their account. Participants are limited to having no more than one loan advanced in any plan year and no more than one loan outstanding at any time. The outstanding loan balance shall not exceed the lesser of $50,000 or 50% of the participant's vested interest, when added to the outstanding balance of all other loans from the Plan or any other plan maintained by the Company and bears interest at a reasonable rate similar to the interest rate charged for a loan made under similar circumstances by persons in the business of lending money. The minimum loan amount is $1,000. Loans are to be repaid in installments through payroll deductions over a period generally not to exceed 5 years, unless the loan is used to purchase a principal residence, which must be repaid over a period not to exceed 10 years. At December 31, 2009, loans outstanding bear interest rates ranging from 4.00% to 10.50%. The maturity dates of these loans range from 2009 to 2019. If an employee terminates, the outstanding loan balance is due immediately.

Administrative Expenses

Transaction charges, for loans and benefit payment transactions, and certain professional fees are paid by the Plan by reducing the balances of those participants initiating the transactions or through reduction of forfeiture balances. All other expenses are paid by the Company.

2. Summary of Significant Accounting Policies

Basis of Presentation

These financial statements have been prepared in conformity with accounting principles generally accepted in the United States of America utilizing the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("GAAP") requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from these estimates.

Contributions

Contributions are recorded at the end of each payroll period. During 2010, employee and employer contributions relating to Plan year 2009 were funded into the Plan amounted to $0 and $172,766, respectively. During 2009, employee and employer contributions relating to Plan year 2008 were funded into the Plan amounted to $401,128 and $269,236 respectively.

2. Significant Accounting Policies (continued)

Accounting for Fully Benefit Responsive Investments
GAAP guidance requires investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The Statements of Net Assets Available for Benefits present the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value.

At December 31, 2009 and 2008 the fully benefit-responsive investment contracts consisted of the Vanguard Retirement Savings Trust III (the "Trust") and the Prudential Guaranteed Income Fund (the "Fund"), respectively. The Trust is a collective trust fund investing primarily in investment contracts issued by insurance companies and commercial banks and similar types of fixed-principal investments and the Fund is an investment with an insurance company (see Notes 5 and 6). An adjustment from fair value to contract value for the Trust has been reported on the Statement of Net Assets Available for Benefits and for the Fund, fair value approximates contract value and therefore no adjustment to contract value is necessary.

Valuation of Investments and Income Recognition
The Plan's investments are reported at fair value in accordance with GAAP. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year-end. The fair value of the Trust has been estimated using the net asset value per share and is determined from the aggregate market values of its underlying investments as reported in the Trust's audited financial statements. Investments in pooled separate accounts are stated at fair value, as determined by the unit value reported by the Prudential Retirement Insurance and Annuity Company ("PRIAC"). The investments in the pooled separate accounts represent ownership of units of participation in investments which span a variety of cash equivalents, fixed income, equities, and other assets, which may include options, futures, swaps and forward and spot exchange contracts, rather than ownership of specific assets. The value of a unit of participation is calculated by PRIAC on a daily basis and equals the total fair value of the underlying assets within the separate account divided by the number of units outstanding.

Equity securities and the self directed brokerage account are valued at quoted market prices of shares held at the Plan's year-end. Participant loans are valued at their outstanding balances, which approximates fair value. See Note 4 for discussion on fair value measurements.

All investments are participant-directed.

2. Significant Accounting Policies (continued)

Valuation of Investments and Income Recognition (continued)

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's realized gains and losses on investments bought and sold during the year, as well as unrealized appreciation and depreciation on investments held during the year.

Payment of Benefits

Benefit payments are recorded when paid.

Participant Loans

During 2009 and 2008, the Plan took over existing loans from participants that rolled assets into the Plan in the amount of $0 and $13,901, respectively. These loans are subjected to the same terms of existing Plan loans. Loan takeovers for the year ended December 31, 2008 are included in rollover contributions on the Statement of Changes of Net Assets Available for Benefits.

Subsequent Events

The Plan has evaluated subsequent events for disclosure and recognition through October 14, 2010, the date which these financial statements were available to be issued.

3. Investments

The Plan's investment assets included in the Statement of Net Assets Available for Benefits are held by the trustees and custodian of the Plan. As described in Note 1, the Plan transitioned the trust of Plan investment assets from Prudential Financial to Fidelity effective January 6, 2009. For the year ended December 31, 2008 and the period of January 1, 2009 to January 5, 2009, Prudential Bank & Trust, F.S.B ("PruBank") was the trustee of the Plan and PRIAC was custodian of the Plan. For the period of January 6, 2009 through December 31, 2009, Fidelity was the trustee of the Plan. PruBank, PRIAC and Fidelity have certified to the Plan Administrator the completeness and accuracy of investments and cash in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. In addition, PruBank, PRIAC and Fidelity have certified the completeness and accuracy of investment income, net appreciation/depreciation in fair value of investments, and assets transferred to the Plan included in the Statement of Changes in Net Assets Available for Benefits. PruBank, PRIAC and Fidelity also certified the information included in the notes to the financial statements, supplemental schedule of assets (Held at End of Year), and the schedule of reportable transactions.

3. Investments (continued)

Set out below are individual investments that represent 5% or more of the Plan's net assets as of December 31, 2009:

Vanguard Retirement Savings Trust III	$	44,472,741
American Funds® The Growth Fund of America® - Class R5		15,339,017
Fidelity International Discover Fund - Class K		11,714,841
Allianz NFJ Dividend Value Fund - Administrative Class		9,899,828
Vanguard Total Bond Market Index Fund - Institutional Shares		8,296,653

Set out below are individual investments that represent 5% or more of the Plan's net assets as of December 31, 2008:

Prudential Guaranteed Income Fund	$	43,005,468
International Blend/Artio		9,068,565
American Funds The Growth Fund of America		6,315,949
Core Bond Enhanced Index Fund		7,432,758

3. Investments (continued)

During the years ended December 31, 2009 and 2008, the Plan's investments (including gains and losses on investments during the year) appreciated/(depreciated) in value as follows:

	2009	2008
Mutual funds		
Lifecycle funds	$ 4,218,116	$ -
Small growth	1,163,594	-
Small value	707,793	-
Moderate allocation	999,476	(1,146,279)
Mid-cap growth	2,160,406	-
Large blend	1,824,868	-
Large growth	3,450,890	(5,713,691)
Large value	412,913	(3,972,848)
Foreign large blend	2,397,617	-
World bond	168,239	-
Intermediate-term bond	149,654	-
Pooled separate accounts		
Lifecycle funds	209,467	(5,884,710)
Small cap stock - growth	54,557	(1,648,603)
Small cap stock - value	(1,004)	(1,623,240)
Mid cap stock - growth	162,387	(3,493,400)
Large cap stock - blend	163,950	(4,262,749)
Large cap stock - growth	84,077	(1,616,299)
Large cap stock - value	196,097	(3,530,202)
Fixed income - domestic	(29,328)	356,048
International stock blend	205,026	(8,241,482)
Participant loans	-	-
Self directed brokerage account	21,759	(212,426)
Employer equity securities	(92,885)	(187,565)
Common collective trust	1,394,511	-
Total	$ 20,022,180	$ (41,177,446)

4. Fair Value Measurements

GAAP guidance establishes a framework for measuring fair value. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under GAAP are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

4. Fair Value Measurements (continued)

Level 2: Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

Investments Measured at Fair Value on a Recurring Basis

Investments measured at fair value consisted of the following types of instruments as of December 31, 2009 and 2008 (Level 1, 2 and 3 inputs are defined above):

The following table summarizes the Plan's financial instruments carried at fair value by the GAAP fair value hierarchy levels.

	As of December 31, 2009			
Description	Level 1	Level 2	Level 3	Total fair value
Mutual funds	$ -	-	-	$ -
Lifecycle funds	26,982,985	-	-	26,982,985
Small growth	5,119,813	-	-	5,119,813
Small value	4,529,324	-	-	4,529,324
Moderate allocation	6,862,184	-	-	6,862,184
Mid-cap growth	7,256,065	-	-	7,256,065
Large blend	11,437,601	-	-	11,437,601
Large growth	15,339,017	-	-	15,339,017
Large value	9,899,828	-	-	9,899,828
Foreign large blend	11,714,841	-	-	11,714,841
World bond	2,880,233	-	-	2,880,233
Intermediate-term bond	8,296,653	-	-	8,296,653
Participant loans	-	-	3,547,258	3,547,258
Self directed brokerage account	586,229	-	-	586,229
Employer equity securities	2,092,104	-	-	2,092,104
Common collective trust	-	44,472,741	-	44,472,741
Total	$ 112,996,877	$ 44,472,741	$ 3,547,258	$ 161,016,876

4. Fair Value Measurements (continued)

The table below sets forth a summary of changes in the fair value of the Plan's level 3 assets.

	Level 3 assets Year ended December 31, 2009			
	Pooled Separate Accounts			
	Lifecycle funds	International stock blend	Participant loans	Guaranteed income fund
Balance, beginning of year	$ 15,852,558	$ 9,068,566	$ 3,236,658	$ 43,005,468
Purchases, sales, issuances and settlements (net)	(16,062,025)	(9,273,592)	310,600	(43,005,468)
Capital gains/losses (net)	-	-	-	-
Appreciation/depreciation in fair value of investments (net)	209,467	205,026	-	-
Balance end of year	$ -	$ -	$ 3,547,258	$ -

The following table summarizes the Plan's financial instruments carried at fair value by the GAAP fair value hierarchy levels.

	As of December 31, 2008			
Description	Level 1	Level 2	Level 3	Total fair value
Mutual funds	$ -	$ -	$ -	$ -
Moderate allocation	5,713,104	-	-	5,713,104
Large growth	7,775,108	-	-	7,775,108
Large value	5,640,514	-	-	5,640,514
Pooled separate accounts				
Lifecycle funds	-	-	15,852,558	15,852,558
Small cap stock - growth	-	3,503,118	-	3,503,118
Small cap stock - value	-	2,875,514	-	2,875,514
Mid cap stock - growth	-	4,138,438	-	4,138,438
Large cap stock - blend	-	6,109,426	-	6,109,426
Large cap stock - growth	-	2,632,847	-	2,632,847
Large cap stock - value	-	6,491,532	-	6,491,532
Fixed income - domestic	-	7,432,758	-	7,432,758
International stock blend	-	-	9,068,566	9,068,566
Participant loans	-	-	3,236,658	3,236,658
Self directed brokerage account	191,992	-	-	191,992
Employer equity securities	2,289,929	-	-	2,289,929
Guaranteed income fund	-	-	43,005,468	43,005,468
Total	$ 21,610,647	$ 33,183,633	$ 71,163,250	$ 125,957,530

4. Fair Value Measurements (continued)

The table below sets forth a summary of changes in the fair value of the Plan's level 3 assets:

	Level 3 assets Year ended December 31, 2008			
	Pooled Separate Accounts			
	Lifecycle funds	International stock blend	Participant loans	Guaranteed income fund
Balance, beginning of year	$ 20,493,354	$ 19,125,308	$ 2,937,919	$ 30,512,875
Purchases, sales, issuances and settlements (net)	1,243,913	(1,815,261)	298,739	12,492,593
Capital gains/losses (net)	-	-		
Appreciation/depreciation in fair value of investments (net)	(5,884,709)	(8,241,481)	-	-
Balance end of year	$ 15,852,558	$ 9,068,566	$ 3,236,658	$ 43,005,468

5. Stable Value Fund

The Plan participates in the Trust which provides fully benefit-responsive benefits. As described in Note 2, the contract value is the relevant measurement as it's the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. Participants ordinarily may direct the withdrawal or transfer of all or a portion of their investment at contract value. Contract value represents contributions made to the Trust, plus earnings, less participant withdrawals. There are certain conditions that could limit the Trust to transact at contract value. Examples include, but are not limited to, partial or complete legal termination of the Trust, tax disqualification of the Trust, or certain Trust amendments if contract issuers' consent is not obtained. As of December 31, 2009, there were no unfunded commitments of the Trust.

This fund seeks stability of principal and a high level of current income consistent with a 2 to 3 year average maturity and intends to maintain a constant net asset value of $1.00 per share.

6. Investment Contract with Insurance Company

The Plan participated in a benefit-responsive investment contract with PRIAC via investments in the Fund until January 5, 2009. With the transition of trust of the assets from Prudential Financial to Fidelity, the Plan transferred assets held in the Fund to the Trust. The Fund invested in a broadly diversified, fixed-income portfolio within the PRIAC's general account. The portfolio was primarily invested in public bonds, commercial mortgages and private placement bonds. The guaranteed investment contract issuer, PRIAC, was contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. As discussed in Note 2, the guaranteed investment contract was reflected in the Statement of Net Assets Available for Benefits as of December 31, 2008 at contract value, which approximates fair value.

6. Investment Contract with Insurance Company (continued)

As described in Note 2, because the Fund was fully benefit-responsive, contract value was the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by PRIAC, represents contributions made under the contract plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value under all circumstances including the termination of the plan.

Interest was credited on contract balances using a single "portfolio rate" approach. Under this methodology, a single interest crediting rate was applied to all contributions made to the product regardless of the timing of those contributions. Interest crediting rates were reviewed on a semi-annual basis for resetting.

When establishing interest crediting rates for this product, Prudential considered many factors, including current economic and market conditions, the general interest rate environment and both the expected and actual experience of a reference portfolio within the issuer's general account. These rates were established without the use of a specific formula. The minimum crediting rate under the contract was 1.50%.

The yields for the years ending December 31 are as follows:

	2009	2008
Average Yield Earned by the Plan	n/a	3.90%
Average Yield Credited to Participants	n/a	3.90%

The average earnings yield shown was calculated by dividing the earnings credited to the Plan on the last day of the plan year by the end of plan year fair value and then annualizing the result. The average crediting rate yield shown was calculated by dividing the earnings credited to the participants on the last day of the plan year by the end of the plan year fair value and then annualizing the result. As a result of the current stable value product construction, no adjustment was required to mediate between the average earnings credited to the Plan and the average earnings credited to the participants.

7. Forfeitures

At December 31, 2009 and 2008, forfeited non-vested accounts totaled $127,141 and $97,735, respectively, which will be used to reduce future employer contributions and to pay for certain professional fees, in the Statements of Changes in Net Assets Available for Benefits in accordance with the provisions of the Plan. During 2009 and 2008, employer contributions were reduced by $315,117 and $87,523, respectively, as a result of forfeited non-vested accounts. During 2009 and 2008, administrative expenses of $62,280 and $0, respectively, were settled through forfeitures.

8. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue contributions at any time and terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts. All Plan assets would be used solely to pay benefits payable to participants and their beneficiaries.

9. Tax Status

The Plan obtained its latest determination letter on November 25, 2003, in which the IRS stated that the plan, as then designed, was in compliance with the applicable requirements of the Code. The Plan has been amended since receiving the determination letter. On January 27, 2009, the Company filed for an updated tax determination letter for the Plan, however the request is still under review by the IRS and the Company has not yet received an updated letter. The Plan Administrator and Plan's Tax Counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code, and therefore, believes that the Plan is qualified and the related trust is tax exempt.

10. Party-In-Interest Transactions

Certain Plan investments are comprised of mutual funds managed by Fidelity. Fidelity is the Trustee as defined by the Plan and therefore, these transactions qualify as party-in-interest transactions.

As of December 31, 2008, certain Plan investments were comprised of shares of mutual funds, pooled separate accounts and a guaranteed income fund managed by Prudential Financial and its affiliates. Prudential Retirement is an operating division of Prudential Financial. The operations of Prudential Retirement are conducted principally through PRIAC, a wholly owned subsidiary of Prudential Financial. PRIAC issues the guaranteed income fund and pooled separate accounts. PRIAC was also the custodian of the Plan's assets that are invested in the guaranteed funds and pooled separate accounts as of December 31, 2008. PruBank is a wholly owned subsidiary of Prudential Financial that serves as a directed trustee as of December 31, 2008, as defined by the Plan. Prudential Investment Management Services, LLC, a subsidiary of Prudential Financial, executes transactions for plans that have self directed brokerage accounts, outside funds and stock funds that are part of the Plan's investment selection. Therefore, transactions with Prudential Financial and its affiliates qualify as party-in-interest transactions.

10. Party-In-Interest Transactions (continued)

The Plan issues loans to participants, which are secured by the balances in the participants accounts. As such, loans to participants represent transactions with parties-in-interest.

11. Risks and Uncertainties

The Plan provides for various investment options in any combination of mutual funds, pooled separate accounts, a collective trust, a guaranteed income fund and participation in self directed brokerage account. Investment securities are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to change in the value of investment securities, it is at least reasonably possible that changes in risk in the near term would materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

12. Prohibited Transactions

As required by ERISA Section 2510.3-102, the Plan Sponsor must segregate employee contributions to the Plan from its general assets as soon as practicable, but in no event more than 15 business days following the end of the month in which amounts are withheld from wages. During the year ended December 31, 2008, the Plan Sponsor encountered an unintentional administrative error during one of the contribution remittance payroll periods. Employee contributions from one payroll period, totaling $65,229 were withheld, but not transmitted timely to the Trustee. Delinquent remittance of employee contributions is considered to be a prohibited transaction. The Plan Sponsor filed the correction with the Voluntary Fiduciary Correction Program (VFCP) in order to comply with ERISA. The Plan Sponsor made an interest payment of $152 to participants to compensate the Plan for lost investment earnings relating to this prohibited transaction.

For the year ended December 31, 2009, there were no late participant contributions remitted to the Plan.

13. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Total Assets (Held at End of Year) per the Form 5500:

	December 31, 2009	December 31, 2008
Total net assets available for benefits per the financial statements	$161,189,642	$126,627,893
Less: Receivables		
Employee contributions	-	(401,128)
Employer contributions	(172,766)	(269,236)
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	982,662	-
Total Assets (Held at End of Year) per Form 5500	$161,999,538	$ 125,957,529

The following is a reconciliation of changes in net assets per the financial statements to the Form 5500:

	Years Ended December 31, 2009	Years Ended December 31, 2008
Net change in net assets available for benefits per the financial statements	$ 34,561,749	$ (31,355,859)
Employee contribution receivables	401,128	(124,072)
Employer contribution receivables	96,469	(33,566)
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	982,662	-
Net change in net assets available for benefits per Form 5500	$ 36,042,008	$ (31,513,497)

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
As of December 31, 2009

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
☐	$ -	$ -	$ -	$ 65,229 (1)

(1) Represents delinquent participant contributions and loan repayments from one off-cycle pay period in 2008. The Company remitted lost earnings to the Plan and filed Form 5330. *Return of Excise Taxes Related to Employee Benefit Plans*, during 2009.

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
As of December 31, 2009

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, par or maturity value	(d) Cost	(e) Current value
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® Income	NA**	$ 107,059
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2000	NA**	574,947
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2010	NA**	2,128,875
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2020	NA**	5,061,449
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2030	NA**	3,304,425
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2040	NA**	1,866,590
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2005	NA**	607,371
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2015	NA**	4,719,374
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2025	NA**	4,154,459
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2035	NA**	2,907,668
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2045	NA**	1,340,114
*	Fidelity Investments	Mutual Fund Fidelity Freedom Funds ® 2050	NA**	210,655
*	Fidelity Investments	Mutual Fund Fidelity Fund - Class K	NA**	5,007,105
*	Fidelity Investments	Mutual Fund Fidelity International Discovery Fund - Class K	NA**	11,714,840
	Allianz Funds	Mutual Fund Allianz NFJ Small-Cap Value Fund - Institutional Class	NA**	4,529,324
	Allianz Funds	Mutual Fund Allianz NFJ Dividend Value Fund - Administrative Class	NA**	9,899,827
	American Funds	Mutual Fund American Funds ® The Growth Fund of America - Class R5	NA**	15,339,017
	Blackrock	Mutual Fund Blackrock Small Cap Growth Equity Portfolio - Class I	NA**	5,119,813

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)
As of December 31, 2009

	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, par or maturity value	(d) Cost	(e) Current value
	Morgan Stanley	Mutual Fund Morgan Stanley Institutional Fund Trust Mid Cap Growth Portfolio - Class P	NA**	7,256,066
	Franklin Templeton Investments	Mutual Fund Templeton Global Bond Fund - Advisor Class	NA**	2,880,233
	Vanguard	Mutual Fund Vanguard Institutional Index Fund - Institutional Shares	NA**	6,430,496
	Vanguard	Mutual Fund Vanguard Total Bond Market Index Fund - Institutional Shares	NA**	8,296,653
	Vanguard	Mutual Fund Vanguard Wellington Fund - Admiral Shares	NA**	6,862,184
*	Fidelity Investments	Self Directed Brokerage Account Brokerage Link	NA**	586,229
*	The Chubb Corporation	Employer Equity Security Chubb Corporation	NA**	2,091,102
*	The Chubb Corporation	Employer Equity Security Chubb Corporation Stock Purchase Account	NA**	1,002
	Vanguard	Common / Collective Trust Vanguard Retirement Savings Trust III	NA**	45,455,403
*	Participant loans	Loans maturity from 2009 to 2019 and bearing interest ranging from 4.0% to 10.50%	NA**	3,547,258
	Total Assets (Held at End of Year)			$ 161,999,538

* Represents a party-in-interest to the Plan.

** The cost information is not applicable as these investment options are fully participant-directed.

The information in this schedule has been certified as to its completeness and accuracy by the trustee, Fidelity Management Trust Company except for the Vanguard Retirement Savings Trust which the Trustee certified at contract value and was reported at fair value by the Plan Sponsor (see Note 3).

Hub International Limited 401(k) Savings Plan
EIN 75-3243028, Plan 001
Supplemental Schedule
Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions
As of December 31, 2009

(a) Identity of party involved	**(b)** Description of asset (include interest rate and maturity in case of a loan)	**(c)** Purchase price	**(d)** Selling price	**(e)** Lease rental	**(f)** Expense incurred with transaction	**(g)** Cost of asset	**(h)** Current value of asset on transaction date	**(i)** Net gain or (loss)
Prudential Investments	Guaranteed Income Fund	n/a	$43,026,594	n/a	n/a	$43,026,594	$43,026,594	$ -
Prudential Investments	Intern Blend/Artio	n/a	$ 9,273,591	n/a	n/a	$12,310,464	$ 9,273,591	($ 3,036,873)
Prudential Investments	Core Bond Enhan Index	n/a	$ 7,403,430	n/a	n/a	$ 6,969,018	$ 7,403,430	$ 434,412
Prudential Investments	Growth Fund of America	n/a	$ 6,531,825	n/a	n/a	$ 9,773,741	$ 6,531,825	($ 3,241,916)
Total			$66,235,440			$72,079,817	$66,235,440	($ 5,844,377)

The information in this schedule has been certified as to its completeness and accuracy by the custodian, Prudential Retirement Insurance and Annuity Company.

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110
1210-0089

2009

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A This return/report is for:
- [ ] a multiemployer plan;
- [X] a single-employer plan;
- [ ] a multiple-employer plan; or
- [ ] a DFE (specify)____

B This return/report is:
- [ ] the first return/report;
- [ ] an amended return/report;
- [ ] the final return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here . . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information -enter all requested information

1a Name of plan
HUB INTERNATIONAL LIMITED 401(K) SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2002

2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.)

HUB INTERNATIONAL LIMITED
55 EAST JACKSON
CHICAGO IL 60604-4187

2b Employer Identification Number (EIN)
75-3243028

2c Sponsor's telephone number
877-402-6601

2d Business code (see instructions)
524210

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Signature of plan administrator	Date	JENNIFER MURPHY Enter name of individual signing as plan administrator
SIGN HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE

For **Paperwork Reduction Act Notice** and **OMB Control Numbers**, see the instructions for Form 5500.

Form 5500 (2009)
v.092307.t

3a Plan administrator's name and address (If same as plan sponsor, enter "Same")
SAME

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:
a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	2736
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	2817
b	Retired or separated participants receiving benefits	**6b**	11
c	Other retired or separated participants entitled to future benefits	**6c**	467
d	Subtotal. Add lines **6a, 6b,** and **6c**	**6d**	3295
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	9
f	Total. Add lines **6d** and **6e**	**6f**	3304
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	2862
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	150
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2G 2J 2K 2R 2T 3H 3I

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan information)
(2)		**MB** (Multiemployer Defined Benefit and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single - Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X		**H** (Financial Information)
(2)			**I** (Financial Information – Small Plan)
(3)	X	1	**A** (Insurance Information)
(4)			**C** (Service Provider Information)
(5)	X		**D** (DFE/Participating Plan Information)
(6)			**G** (Financial Transaction Schedules)