



America's Choice for Healthcare!

BENJAMIN M. CUTLER

Chairman and
Chief Executive Officer

May 29, 2007

Craig S. Piers
5 Star Life Insurance Company
909 N. Washington Street
Alexandria, VA 22314

Dear Craig S. Piers:

Having started my insurance career in the technology end of our business in the 1960's, I've seen a stream of innovations which have dramatically enhanced our ability to serve our agents and customers. In fact, after 40 years of experiencing incredible improvements in how we do business, I am seldom impressed with the latest advancements. However, that perspective changed dramatically several months ago when I was introduced to the digital pen technology.

Like you, we have invested heavily in streamlining the way we process new business. Making life simple for our agents and customers while speeding up the time to issue has been a key focus for all insurers. The digital pen technology improves our ability to satisfy these two key objectives light years ahead of current electronic application technology, and an added bonus is it's inexpensive to implement.

For agents, it's simple to use, saves them up to an hour a day in mundane paperwork and gives them a differentiating technology. For customers, they're impressed with the speed. An application they complete across the kitchen table is in our new business department being processed in under 30 seconds! That is a real "WOW" experience for customers.

We're so excited about this technology we wanted to share it with our fellow insurers. I am enclosing some additional information for your review. Trust me, you need to take a look at what the digital pen can do for your business. If you would like some additional information please get in touch with my Chief Information Officer, Rick Watson at watsonr@ushealthgroup.com or you can contact the vendor, Byron Stout, directly at bstout@famhost.com.

Respectfully,

A handwritten signature in black ink, appearing to read "Ben M. Cutler".

Ben M. Cutler

BMC/pab

cc: Rick Watson
Byron Stout