



[VIA EMAIL]

May 12, 2008

RE: Mike Hirsch

Dear Valued Clients and Associates:

East Coast Underwriters, LLC (ECU) is very pleased to announce the addition of Mike Hirsch to our staff as our new Vice President of Sales.

This is an exciting development in the growth of our company, as Mike brings with him over 10 years of stop loss experience while working with one of the largest Third Party Administrators in the country. His expertise in this area and contacts in the industry will be a positive addition to our staff. Mike will be located in Orchard Park, NY.

Please join us as we welcome Mike in his new position. Should you have any questions that Mike could answer, please feel free to give him a call. He will be happy to assist you in any way that he can. You can contact Mike at (716) 662-4705 or (716) 225-0404 (cell) or email mhirsch@ecumgu.com.

Sincerely,

Aaron Wilkie
President