

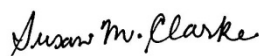
November 7, 2011

The Accident & Health division of Chartis is proud and honored to support the National Athletic Trainers Association (NATA)'s Youth Sports Safety alliance. The upcoming Youth Sports Safety Summit is an excellent opportunity for everyone to learn what the NATA and the Alliance are doing every day to improve awareness of sports injuries.

Chartis is a world leading property and casualty insurance provider. The Accident & Health division currently works with more than 500 athletic organizations and sport camps, providing participant insurance coverage solutions and risk management services. We are strong advocates of the many benefits that our kids derive from participation in youth sports. That's why we are committed to help reduce risks for young athletes and reduce exposure to costly losses for our amateur sports clients.

As part of its "aHead of the Game" initiative, Chartis has created educational materials for coaches/athletic directors, parents, teachers and athletes. Locker room posters for baseball, football, hockey and other sports are also available for youth sports teams. A monthly newsletter and a quarterly trend report will be distributed to our customers serving the amateur sports market, youth sports organizations and other organizations who want to help to raise awareness on concussion safety and other head injuries in youth sports.

Sincerely,



Susan E. Clarke  
President  
Chartis A&H



Dan McGinnity  
Chief Marketing Officer  
Chartis A&H



Nathan LaFayette  
Senior Vice President  
Chartis A&H

#### About Chartis

Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.