

Express Mail: 2817 Reed Road, Suite #2, Bloomington, IL. 61704
Regular Mail: P.O. Box 6139, Bloomington, IL. 61702-6139
Phone: (309) 665-5010 Fax: (309) 662-8116

Steven G. Lehmann, FCAS, FSA, FCIA, MAAA
slehmann@pinnacleactuaries.com

October 12, 2006

Dear Customers and Friends,

At Pinnacle Actuarial Resources, Inc., we are never satisfied with the status quo. Our reputation for uncompromising professionalism, expertise and outstanding service explains why more and more companies and organizations consider Pinnacle to be the firm of choice for property/casualty actuarial services.

To raise the bar of excellence even higher, we are adopting “The Firm of Choice” as our company slogan. These four words, along with our new logo, serve as a reminder of what you can expect from Pinnacle:

A strong desire to know our customers and consider their unique business goals, geographic and industry mix, risks and culture

Responsive customer service that is timely, dependable and focused on your unique and evolving needs

Effective communication of our findings, featuring objective, understandable reports, presentations and expert analyses

Emphasis on knowledge transfer which results in greater customer satisfaction and better understanding of our results and products

Multi-disciplinary expertise and experience, combined with marketplace knowledge and state-of-the-art technologies, tailored to each customer’s projects

Look for new initiatives from Pinnacle that reflect these expectations. Our commitment to knowledge transfer, for example, is leading to a new series of monthly webinars that will begin in 2007. And to assure responsive customer service, Pinnacle will be sending out periodic customer feedback surveys in a quick, easy-to-reply format.

To provide you with more information, I am enclosing the new Pinnacle brochure. Also, please visit Pinnacle’s website, www.pinnacleactuaries.com or www.thefirmofchoice.com. If you have any questions, please call me at (309) 665-5010 or write slehmann@pinnacleactuaries.com.

Sincerely,



Steven G. Lehmann, President

Enclosures