

August 25, 2014

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To Whom It May Concern:

This letter will serve as written notice that Willis has dicontinued its Recreational Scuba Diving Insurance Program (the "Dive Program") effective August 20, 2014. The Dive Program is no longer accepting new applications for insurance and policies will not be renewed when they expire other than as required by law or regulation. For your members that are currently insured in the Dive Program, Willis will continue to maintain coverage and service those clients' needs until the expiration of their policies. You may wish to advise your members on alternative scuba diving insurance programs.

Accordingly, we ask that you no longer refer your members to the DiveProgram. Please remove any reference to the Dive Program, or links thereto, from your web site and other materials. If you have any questions regarding this process, please feel free to contact the Dive Program directly at 1 (800) 665-5252.

Sincerely

Chris Kelch

Executive Vice President, Office Director

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