

**LIGGIO
BENRUBI**
ATTORNEYS AT LAW

ADVERTISEMENT

May 7, 2009

Dear Sir or Madam:

If you have already retained a lawyer for this matter, please disregard this letter.

We represent Mark Lutz. We are prosecuting a prospective class action against **Protective Life Insurance Company**, arising out of certain activities of Protective Life in Florida.

Protective Life sold certificates of health insurance to Floridians under a Group Health Insurance Policy to "The American Association of Employed Persons Trust", which was marketed and sold to individuals and families in the State of Florida. Protective Life irregularly and drastically increased our client, Mark Lutz' premiums for the policy beginning at \$68.00 a month in 1992 to \$1,122.76 a month in 2003.

We believe that this situation has had a great impact on insured individuals and families, like our client Mark Lutz, who was forced to pay such increasing premiums for Group Health Insurance in order to maintain their coverage.

We have alleged in our suit, that Protective Life improperly, in violation of Florida Law, raised the premiums for Mark Lutz and others insured under the "The American Association of Employed Persons Trust" Group Health Insurance Policy on the basis of the insured person's status and/or claims history.

As part of our investigation, we obtained public records from the Florida Office of Insurance Regulation, in Tallahassee. I am sending this letter to you, because you previously filed a complaint with the Florida Office of Insurance Regulation about Protective Life.

We are investigating whether Protective Life raised the premiums for each insured in the same manner, and what happened to each individual and

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family as a result. We are also seeking to obtain as many original Protective Life "The American Association of Employed Persons Trust" Group Health Insurance Policy documents from those who still have those documents as possible.

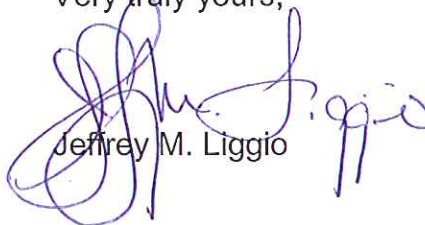
We want to gather as much evidence as possible of Protective Life's conduct so that we can provide the evidence to the Judge in this case.

I am not sending you this letter to solicit you as a client. You should feel free to contact me after you have read this letter and feel comfortable that I am not trying to solicit you as a client whatsoever. We are simply trying to investigate how extensive Protective Life's conduct was, and how it may have affected you and other individuals and families in the State of Florida.

If you would kindly, after receiving this letter, please contact me. Our Website is: www.liggio.com, and my personal email address is: jliggio@liggiolaw.com. Our toll free number is (877) 604-3100. I would like to discuss how this situation may have affected you and continue to develop the evidence we need to present to the Judge.

I look forward to hearing from you, and remain.

Very truly yours,



Jeffrey M. Liggio

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Enc. Statement of Qualifications

STATEMENT OF QUALIFICATIONS AND EXPERIENCE
LIGGIO BENRUBI, P.A.

FIRM PROFILE: The law firm of Liggio Benrubi is recognized for its experience in all aspects of insurance claims and bad faith litigation. The firm has handled numerous statutory bad faith and complex insurance issues including insurance class action cases throughout the State of Florida. Jeffrey M. Liggio, P.A. was established in 1986, the firm became known as Liggio, Benrubi & Williams, in 1997. In 2008, the firm changed to Liggio Benrubi, P.A., and the law firm consists of four (4) attorneys:

- JEFFREY M. LIGGIO is a Board Certified Civil Trial Lawyer by the Florida Bar Board of Legal Specialization and Education and Certified as a Civil Trial Advocacy Specialist by the National Board of Trial Advocacy. He was admitted to the Florida Bar in 1982; 1984, U.S. District Court, Southern District of Florida; 1990, U.S. Court of Appeals, Eleventh Circuit; 1997, U.S. District Court, Middle District of Florida;
- RICHARD M. BENRUBI is a Board Certified Civil Trial Lawyer by the Florida Bar Board of Legal Specialization and Education. He was admitted to the Florida Bar in 1989; 1992, U.S. District Court, Southern District of Florida;
- JAMES B. ROCHE, was admitted to the Florida Bar in 2000; to the Maine Bar in 2002; 2005 U.S. District Court Southern District; 2006 U.S. District Court Middle District; 2005; U.S. Court of Appeals 11th Circuit; and
- EDRICK E. BARNES, was admitted to the Florida Bar in 2003; 2005 U.S. District Court Southern District; 2006 U.S. District Court Middle District.

REPORTED INSURANCE CASES:

American Medical Security v. Addison, 802 So.2d 357, (Fla. App. 4 Dist., 2001)
Mutual of Omaha v. Gold, 795 So. 2d 119, (Fla. App. 5 Dist., 2001)
Cummins v. Allstate, 732 So. 2d 380 (Fla. App. 4 Dist., 1999)
Springer v. Blue Cross & Blue Shield of Florida, Inc., 695 So. 2d 944, (Fla. App. 4 Dist., 1997)
Lutz v. Protective Life Ins. Co., 951 So.2d 884 (Fla. App. 4 Dist., 2007)
Ordonez v. American Interstate Ins. Co., 950 So.2d 427 (Fla. App. 4 Dist., 2006)
Dadeland Depot, Inc. v. St. Paul Fire and Marine Ins. Co., 945 So.2d 1216, (Fla. 2006)
Foundation Health v. Westside EKG Associates, 944 So.2d 188 (Fla. 2006)
Freedom Life Ins. Co. of America v. Wallant, 891 So.2d 1109 (Fla. App. 4 Dist. 2004)
Bankers Ins. Co. v. Rojas, 855 So.2d 1252 (Fla. App. 4 Dist. 2003)
Dadeland Depot, Inc. v. St. Paul Fire and Marine Ins. Co., 483 F.3d 1265 (C.A. 11 (Fla.) 2007)
Friedman v. New York Life Ins. Co., 410 F.3d 1350 (C.A. 11 (Fla.) 2006)
Kennedy v. Health Options, Inc., 329 F. Supp. 2d 1314 (S.D.Fla., 2004)
Lutz v. Protective Life Ins. Co., 328 F.Supp 2d 1320 (S.D.Fla., 2004)
Riggs v. Smith, 953 F.Supp. 389 (S.D.Fla. 1997)

AREAS OF PRACTICE: Insurance; Insurance Bad Faith; Insurance Class Actions; Unfair Insurance Practices; Personal Injury; Wrongful Death; Insurance Coverage; Insurance Litigation; Health Care; Health Maintenance Organizations; Managed Care.