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FOR IMMEDIATE RELEASE

**Ternian Named National Product Distributor and Administrator for the Accident & Health Division of AIG**

Phoenix, Arizona – June 10, 2008 – The employee benefits marketplace for voluntary, supplemental, and worksite marketing products continues to be viewed as an area for high growth and expansion. As employers continue to cutback on subsidized benefits, insurance carriers and benefit providers are looking for ways to increase the depth and breadth of their non-traditional offerings.

A team of voluntary-benefits veterans, who founded Ternian Insurance Group LLC., are pleased to announce that Ternian is now a National product distributor and administrator for the Accident & Health Division of AIG. Ternian will work with the Accident & Health Division of AIG to bring products to market under the brand names of CriticalMed Plan and DeductibleAssist. These products will be part of Ternian's product suite of Direct Voluntary Benefits.

Ben Rozum, President of Ternian stated, "We are extremely pleased to be working with a financially strong and internationally respected insurance group like AIG." He added, "Their Accident and Health Division has a history of product innovation and share in our desire to help uninsured and underinsured individuals gain access to quality affordable care." The product development efforts have helped Ternian to expose coverage gaps across the spectrum of existing health care products and services. Their new product offerings are designed to help fill those gaps in coverage and emphasize that one size does not fit all for insurance coverage needs.

The newly released products will help provide an innovative approach to meeting the unique insurance needs of uninsured and underinsured individuals. CriticalMed Plan provides a set-level of catastrophic coverage and is designed for uninsured individuals that are more concerned about the occurrence of a major event and are willing to self-pay their basic medical expenses. DeductibleAssist provides first-dollar coverage for individuals who are currently underinsured on high deductible health plans, because they are financially unprepared for and have a gap-in-savings for their out-of-pocket medical expenses. The newly developed plans complement existing employee benefit plans in the marketplace today and are designed to help provide employees with more choice, consumer-driven information, and a broader range of quality affordable options.

Joseph Puzzo, Senior Vice President of the Accident & Health Division of AIG said, "The leadership team at Ternian has a track record of understanding market-based needs and building a company to deliver successful programs." He continued, "We look forward to bringing our combined expertise to market."

CriticalMed Plan and DeductibleAssist will be offered to employer groups on a voluntary basis and will not require the administrative commitment of payroll deductions. As part of Ternian's suite of Direct Voluntary Benefits, the plans will, where permissible, feature Ternian's proprietary DoctorNavigator.com consumer-driven tools, include an entirely web-based, direct administrative platform, and will be marketed nationally through insurance brokers, consultants, and worksite marketing agents. For more information, visit [www.ternian.com](http://www.ternian.com).

About Ternian Insurance Group LLC.

Ternian Insurance Group, based in Phoenix, Arizona, is a niche insurance program manager and marketing agency. We specialize in the product development and distribution channel management of value-driven, Direct Voluntary Benefits. Our founders have a 17 year history of helping thousands of employers and millions of uninsured workers obtain quality, affordable coverage. We remain committed to that cause in the voluntary marketplace.

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Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.

Voluntary Benefits. Mandatory Value.

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