

February 29, 2012

Insurance and Real Estate Committee  
Connecticut General Assembly  
Room 2800, Legislative Office Building  
Hartford, CT 06106

Re: H.B. No. 5229, An Act Exempting Certain Societies and Associations  
from the Insurance Statutes

Dear Members of the Insurance and Real Estate Committee:

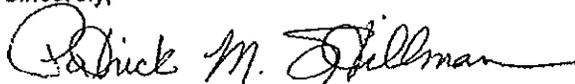
I am writing to urge your support of H.B. No. 5229. I am a retired Rear Admiral of the U.S. Coast Guard. Additionally, it has been my honor to serve as a member of the Navy Mutual Board of Directors for the past seven years.

The Coast Guard is a branch of the United States Armed Services and the nation's oldest continuous seagoing service. The Coast Guard's duties include drug interdiction, interception of illegal immigrants, marine search and rescue, and maritime law enforcement. Operating under the Department of Homeland Security, the Coast Guard plays a vital role in safeguarding our nation from terrorist threats by maintaining the security of our shores, waterways and ports.

Navy Mutual has long offered outstanding benefits to the men and women who serve our country in the Coast Guard. Although the Coast Guard does not engage daily in military combat, its men and women are frequently called upon to put themselves in harm's way to preserve the nation's security and mitigate accidents at sea. Navy Mutual gives Coast Guard personnel access to high-quality, low-cost life insurance without active duty, war or terrorism restrictions that commercial insurance companies routinely impose.

As a member of Navy Mutual's Board of Directors, I know how seriously Navy Mutual takes its responsibilities to its Members. I believe that the benefits of Navy Mutual membership should continue to be available to Coast Guard sailors and other Sea Service members and their families in Connecticut. My understanding is that H.B. No. 5229 will clarify Navy Mutual's regulatory status, ensuring that Navy Mutual can continue to operate in unquestioned legal compliance in the Coast Guard Academy's home state. Your support of H.B. No. 5229 will permit Coast Guard sailors to continue to benefit from Navy Mutual's good work.

Sincerely,



RADM Patrick M. Stillman, USCG, Ret.