

February 29, 2012

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

Dear Members of the Insurance and Real Estate Committee:

On behalf of the Board of Directors of the Navy Mutual Aid Association, I am writing to urge your support of H.B. No. 5229. I am the Chairman of Navy Mutual's Board of Directors and a retired Marine Corps Lieutenant General.

As Chairman of the Board, I have ample opportunity to observe Navy Mutual's operations. I can affirm that Navy Mutual's Board of Directors, made up entirely of active duty and retired Sea Service officers, is dedicated to meeting the needs of Sea Service members and their families. Our Board is hands-on, actively overseeing Navy Mutual's professional staff to ensure that Navy Mutual remains well-run and financially strong. For 133 years, we have successfully provided Sailors and Marines with high-quality, low-cost life insurance that might not otherwise have been available to them, and have eschewed the war-related restrictions, such as aviation, war, travel, and terrorism clauses, that commercial insurers routinely impose on life insurance issued to those who serve our country.

Marines and Sailors are usually first into battle, putting their lives at risk to protect our nation. I believe that it is essential for Navy Mutual to continue to offer its outstanding benefits to active duty, reservist and veteran Sailors and Marines, and understand that passage of H.B. No. 5229 will clarify and strengthen Navy Mutual's standing in the State of Connecticut. Please support H.B. No. 5229 to ensure that Navy Mutual will be able to continue its good work for Sea Service members in your state.

Sincerely,

Jeffrey W. Oster,
Lieutenant General
U. S. Marine Corps (Retired)
Chairman