




UnitedHealthcare of Florida, Inc.  
9009 Corporate Lake Drive Tampa FL 33634  
813-890-4500 800-595-0440

June 23, 2006

Mr. James Nichols  
Nichols Insurance Associates, Inc.  
101 Philippe Parkway  
Suite 215  
Safety Harbor, FL 34695

**RE: Congratulations and Thank You**

Dear Mr. Nichols:

A handwritten signature in cursive, appearing to read 'James', is written over the text 'Dear Mr. Nichols:'.  
Congratulations on your achievement of being awarded the **Top Producing Small Business PLATINUM Agency** in the Nation for 2005 for UHC Legacy Business. Your ranking in production represents an amazing feat when you consider our Broker Distribution system consists of over 30,000 agencies nationally. This is an outstanding accomplishment which is a tribute to the dedication and service that you **and your organization** provide to your clients.

In recognition of your performance, your agency maintains its' PLATINUM status which allows you access to our United Advantage PLATINUM service model **providing your agency access to services only the top 1% of brokers nationally have to better help their clients.**

Again, Congratulations on achieving the Top Producing Small Business Agency in the Nation for 2005. We appreciate your continued partnership.

Best Regards,

A large, stylized handwritten signature in cursive, appearing to read 'T. David Lewis', is written below the text 'Best Regards,'.

T. David Lewis  
Chief Executive Officer

CC: Bob DeFranco  
John Rutan  
Denise Herman  
Cynthia Quinn