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**Fort Dearborn Life Appoints Simon Camaj, Customer Service Director**

(CHICAGO) – September 19, 2006 – Fort Dearborn Life Insurance Company, a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, today announced the appointment of Simon Camaj as director of customer service and support for the employee benefits business.

“With a wealth of experience in both claims and customer service management, Simon will be a tremendous asset to our organization,” said Leah Bytheway, vice president of group administration at Fort Dearborn Life. “His expertise will enable him to effectively manage customer satisfaction at all levels, including enhancing current relationships and developing opportunities with new clients.”

As customer service and support director, Camaj will be responsible for Fort Dearborn Life’s multiple contact centers, regional service representatives and key account management. These functions play a vital role in developing consistent levels of service within all three of the company’s service locations.

Camaj brings more than 10 years of insurance experience to Fort Dearborn Life. He was most recently an operations manager at Aetna (formally Broadspire Services), where he managed both short- and long- term disability claim operations for multiple national accounts. Previously, he served as claims examiner at Chubb Services Corporation and a litigation representative at Titan Insurance Company. Camaj received a bachelor’s degree in business administration with a concentration in insurance from Olivet College and has completed the AIC designation.

With more than 35 years experience, Fort Dearborn Life is among the country’s leading providers of employee benefits. Fort Dearborn Life markets group life, short- and long-term disability, group dental and individual annuity programs. Fort Dearborn Life has more than \$1.6

billion in assets and \$125 billion in life insurance in force. Fort Dearborn Life is rated A+ (Superior) by A.M. Best Company, effective June 20, 2005 and is rated A (Strong) by Standard and Poor's for financial strength in its most recent report.

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