

South-West Insurance Agency, Inc.

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September 26, 2016

The Honorable Terry Kilgore, Chairman Southwest Virginia Health Authority 851 French Moore Jr Blvd Suite 178 Abingdon VA 24210

Dear Chairman Kilgore,

South-West Insurance Agency, Inc. has offices in Norton, Big Stone Gap, Jonesville Virginia, and Johnson City Tennessee and employs thirty individuals in Virginia and Tennessee. Since 1908 we have sold property, casualty, life and health, and health insurance to customers in both states. We provide health insurance to all employees.

We believe that the merger of Mountain States Health Alliance and Wellmont would improve the delivery of health insurance in both states. The combining of these two entities would help attract the best and brightest physicians. The merger would better coordinate care through electronic health records. It would also enhance needed services such as mental health care, and illegal substance and prescription medication abuse treatment.

In closing, the proposed merger is an opportunity to change the way health care is delivered in both Virginia and Tennessee.

Sincerely,

James K. Gilley Senior Vice President

James K. Billeg

South-West Insurance Agency, Inc.