THE STILWELL GROUP
26 BROADWAY • 23RD FLOOR
NEW YORK, NY 10004
Phone: (212) 269-5800
Facsimile: (212) 269-2675
Email: stilwellgroup@aol.com

February 1, 2008

Dear Fellow SKP Shareholder,

An investment partnership I manage is SKP's largest shareholder. Additionally, I was a member of the board of directors until October 16, 2007. I resigned from the board to oppose the sale of our Company to The Doctors Company because I believe the proposed $28 per share offer for SKP does not adequately represent the true value of the Company's assets. I am soliciting your proxies to vote against the $28 offer.

At least three other bidders offered all or part stock consideration. Also, at the time the board considered the proposed merger, the then current stock price of one bidder times its proposed fixed exchange ratio was greater than $28.00 per share. That offer, which was for all stock, would have been treated as a tax-free reorganization under the U.S. federal income tax laws. Of course, the ultimate per share value of a fixed exchange ratio deal might fluctuate based on the stock price of the acquirer. Nevertheless, I believe the potential upside of entering into that particular fixed exchange ratio transaction is compelling. I am a director of that bidder, American Physicians Capital Inc. ("ACAP"), and, together with affiliated funds, beneficially own approximately 10% of that bidder's outstanding Common Stock.

Please review our proxy statement and, most importantly, please sign the enclosed gold proxy card and return it in the enclosed postage-paid return envelope, or vote via the internet or telephone. When you receive proxy cards from the Company, my advice is to discard them. If you've already returned the Company's card, you can still change your vote and vote against the merger agreement with The Doctors Company by returning the GOLD card to us or voting via the internet or telephone.

Thank you for your time and support.

Sincerely,

/s/ Joseph Stilwell
Joseph Stilwell