

NEWS RELEASE

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Five Star Bank Outsources End-to-End Insurance Tracking Operations to Loan Protector

Advanced technology streamlines bank's mortgage servicing process

CLEVELAND, Jan. 31, 2007 – Loan Protector Insurance Services, a leading provider of customizable lender-placed insurance programs for lenders and mortgage servicers announced Warsaw, N.Y.-based Five Star Bank is successfully using **EasyTrack**® and **EasyPlace**® to automate its insurance tracking operations. The bank began outsourcing the process to Loan Protector in early October 2006.

“With Loan Protector’s **EasyTrack** system, Five Star Bank’s servicing department has real-time access to policy information, and can log on and view it anytime, so they always know which of their accounts have insurance on them. It also helps from a compliance standpoint – Five Star can show auditors in real-time they have insurance on their policies,” said Steve Wisner, mortgage industry expert on custom data automation systems and President of Specialized Business Software, Loan Protector’s software development partner.

EasyTrack was developed to address the needs of servicers who outsource insurance tracking functions, helping them manage insurance, escrow and verification processes in a secure, online environment. This service collects insurance data and matches it with the loan portfolio to update insurance status, and it notifies borrowers if they are not compliant with a servicer’s requirements. **EasyPlace** allows servicers and lenders to manage and order lender-placed insurance online in a secure environment - anytime, anywhere.

“**EasyTrack** is very customizable and simple to use,” Wisner continued. “Before the Five Star Bank implementation, we gathered information about the bank’s business practices, and then customized the system based on their feedback.”

Loan Protector offers products and services that help lenders protect their portfolios by using advanced technology to manage the insurance verification process. Through its customized programs, they have helped many companies eliminate mistakes, repetition and omissions by leading the movement to automate lender-placed insurance. Loan Protector’s

services are transparent to a bank's customers even though they handle the entire tracking operation, including receiving and processing mail, updating records, sending out expiration letters and mailing checks to the insurance companies.

"By owning the code to their systems Loan Protector was able to drive the focus of their technology into areas that they felt were most important," Wisner said. "This detailed control allows Loan Protector's clients in turn to focus on other areas of importance such as strengthening their borrower relationships."

"Our technology has truly improved the way lenders and servicers do business," said Ron Wisner, President of Loan Protector. "Outsourcing insurance tracking and processing streamlines the mortgage servicing process and allows our customers to focus on other business matters. Loan Protector is fully committed to meeting the technological and support needs of Five Star Bank, and we look forward to playing a significant role in helping them achieve their business goals."

About Five Star Bank

With \$1.9 billion in assets, Five Star Bank provides a wide range of consumer and commercial banking services to individuals, municipalities and businesses through a network of 50 offices and over 70 ATM's in Western and Central New York State. The bank and affiliates of its parent company, Financial Institutions, Inc (FII), also provide diversified financial services to its customers and clients, including brokerage, trust, and insurance. More information on Five Star Bank is available through the Company web site at www.five-starbank.com More information on FII and its subsidiaries is available through the Company web site at www.fiiwarsaw.com.

About Loan Protector

Loan Protector Insurance Services, a Hilb Rogal & Hobbs company (NYSE: HRH), is a leading outsourcer of customized mortgage insurance tracking and verification programs, designed to fit each lender's specific requirements. Loan Protector offers a complete line of insurance tracking products, including hazard and flood insurance tracking for commercial and residential mortgage servicers. Using its state-of-the-art proprietary software, **EasyTrack**[®], Loan Protector helps loan servicers manage their insurance, escrow and verification processes in a secure, online environment. For more information about Loan Protector call 800.545.6580 or visit www.loanprotector.com. For more information about HRH, the world's tenth largest insurance intermediary, visit www.hrh.com.

About Specialized Business Software

Specialized Business Software (SBS) is a developer of customized data automation and imaging software solutions and web services for the insurance and financial services industries. SBS provides software development and support services to Loan Protector Insurance Services and its affiliates. For more information about Specialized Business Software call 440.542.9145 or visit <http://www.specializedbusinesssoftware.com>.

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