

December 7, 2004

Congratulations to Integratis in completing the succession of their business! It has been a pleasure to develop a business partnership with you.

After reviewing the ever-increasing cost of conventional benefits programs over the years, we made a leap of faith to an ASO program with Ian Brown. We were pleasantly surprised from the very beginning. The implementation was easy and seamless with Ian's team. The claims and administration of the program has been excellent ever since. Our staff is continually amazed at how fast claims are paid and when any concerns arise how quick they are responded to.

Ongoing reviews of the program have helped control costs and educate staff on the importance of using this benefit wisely so that we may continue to provide it as a part of our compensation package.

Integratis has also been instrumental in assisting us in evaluating our needs to ensure our succession and loss strategy is viable. The ongoing support is much appreciated.

Again, thank you and congratulations.

Yours truly,



Carol Zettel
President