



November 14, 2006

Michael O'Berski
Account Executive
Marketing
mha insurance company
6215 West St. Joseph Highway
Lansing, Michigan 48917

Dear Michael,

Customer service is evidently a top priority for mha insurance company. From the first meeting that I had with you up to the latest change made to our relatively new policy with your company I have been impressed with you and your colleagues' performance. The speed with which you respond to my requests for help is impressive. The professional courtesy extended by yourself and your colleagues is unmatched by any other entity that I deal with on a day-to-day business basis.

The turnaround time by your senior underwriter, Dortha Piotrowski, is remarkable. We have had coverage questions that required quick responses and Ms. Piotrowski reliably comes through each time. Last week, I had the pleasure of meeting with Kim Hoppe, your senior risk management consultant. Ms. Hoppe presented herself in a very non-threatening way to the hospital's staff. The professionalism that she displayed in approaching the staff was conducive to a productive session for both the hospital and mha insurance company. In addition, she was able to establish a positive rapport that will hopefully endure for the length of our business relationship.

Thank you, Michael, for your attentiveness and professionalism, it is certainly appreciated. Please feel free to have your prospective clients contact me as a reference.

Respectfully,

Patrick J. Peters
C.E.O./Administrator