

October 22, 2007

Mike Rutz
Vice President of Marketing
Washington Casualty Company
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To Whom It May Concern:

I am honored to write a testimonial for Washington Casualty Company regarding their exceptional claims staff and outstanding customer service. Valley General Hospital has had a long-standing relationship with WCC, and, as an organization, we were committed to remaining with WCC through their acquisition by FinCor Holdings, which was an excellent choice, as the service remains superior.

The customer service that we have experienced through WCC is incomparable. The professional staff is diligent in insuring our hospital receives high quality services. They work hard to provide us excellent and competitive liability coverage, personalized claims service, and information on the most current risk management practices. On an individual note, our claims representative, Jane Gerard, is exceptional. Her knowledge and expertise reassure me that if we ever have to head into litigation, we are in the best hands possible. Washington Casualty Company's claims service sets them apart.

The changes that WCC has encountered have only strengthened an already great company. I would be happy to answer any questions regarding Washington Casualty Company without hesitation. I would like to thank everyone at WCC for their dedication to the healthcare industry and their superb service to our hospital.

Sincerely,

Mark Judy
Chief Executive Officer
Valley General Hospital