



25 February 2009

To whom this may concern:

This letter should serve as a reference and compliment letter both for FinCor Solutions and Janet Kransz. I have been working as the Manager of Employee Health and Wellness at Marquette General Health Systems since July 2008. MGHS employs approximately 2500 people and serves as the regional medical center for the Upper Peninsula of Michigan. My office specifically addresses all aspects of employee health and includes administration of our Worker's Compensation Program.

I have had the privilege of working with FinCor since my start here and have found that I rely heavily on the expertise, guidance and quality that the staff of FinCor delivers. Recently, a sad event happened with our previous claims manager at FinCor but we were kept abreast of any changes that occurred for our business and in fact, it was as if nothing happened at all. The changeover to a new claims manager occurred smoothly and without disrupting our mission here.

I have always received responses to my questions in a timely manner and know that if the person for whom I am looking is not available, someone will have or get the answer for me without disruptions.

Janet has been a wonderful person to work with. She is steadfast and fair. She holds our best interests in mind and gives gently guidance in the movement of claims through the appropriate processes.

I cannot reiterate enough how truly happy we are with the business results we receive from FinCor. FinCor gives exemplary service and has a lot to be proud of, both in their service and in their own employees. The loyalty and guidance given is exactly what this industry needs.

Sincerely,

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