

April 7, 2009

Shannon Mentus
Integrated Disability Management
Fincor Solutions
6215 West St. Joseph Highway
Lansing, Mi. 48917

RE: FINCOR EXPERIENCE – Janet Kransz

Shannon, I just wanted to say a few good words regarding our experience working with Janet Kransz. I recognize that handling workers compensation claims is challenging in many ways. It has been my experience that Janet Kransz meets the challenge with confidence, exceptional ability and knowledge. Janet keeps us on track with the rules and gives excellent advice and direction. Based on the results we get when we listen to her I would say she never leads us in the wrong direction. If Janet is going to be out of the office I always receive notice far in advance and there is someone designated to go to in her absence.

Janet is kind and pleasant not only to us but to our employees, she is fair in her assessment of the claim and clearly is looking to comply with all the rules to insure our employee's rights while at the same time considering our potential exposure on the claim. I trust her to do the ethical and honest thing, which is consistent with our desired approach to claims management.

Sincerely,

Janice Lyon
Manager Munson Return to Work
231-935-0508