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April 7, 1999

Mr. Jon Seidel  
EDP CONSULTING, INC.  
3373 Guido Street  
Oakland, CA 94602-3507

Dear Jon:

I want to take this opportunity to thank you for the outstanding job you recently did in assessing our IT department and recommending new approaches to the challenges that we face. As a result of your work, we now understand what is required for us to upgrade our computing platform and IT organization to take advantage of new technologies.

I especially appreciate your ability to clearly communicate management, organizational, personnel, and technical issues to the Executive Staff in a meaningful and appropriate fashion. Your comments were timely and valuable, and helped us come to the right conclusions with regard to our planned system upgrade.

I'm looking forward to working with you in the next few months as we begin addressing the issues that you highlighted.

Thank you for your valuable assistance! I'll be happy to give you the highest recommendation to your prospective clients.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Ronald B. Klein". The signature is fluid and cursive, with a large initial "R" and "K".

Ronald B. Klein  
Vice President, Claims

RBK/jk