



John C. Proctor
Director of Corporate Resources

February 28, 2011

Subject: Letter of recommendation

To whom it may concern:

We have been utilizing the services of MWA Benefit Planners as our Insurance Broker for our Health Insurance for the last 4+ years and have been extremely satisfied with the level of commitment and expertise that they have given us. They have provided us timely quotes, innovative ideas and great service, including HRA, FSA, Self-insurance options, and on-line applications. They have friendly professional staff from their management on down to their administrative help. I have worked with a number of Insurance Brokers during my business career of over 40 years and have not found one better than MWA Benefit Planners.

Sincerely,

John Proctor

Director of Corporate Resources