



February 19, 2009

To Whom It May Concern:

Mark III has been the City of Shelby's Insurance Broker for over two years. My first introduction to Mark III was in April 2008, during my first enrollment meeting. The presentation and the time taken to explain the benefits to employees made a great impression. I have continued to be extremely pleased with services provided by Mark III. As a new employee with the City of Shelby, Mark Browder and Blair Bennett immediately reached out to introduce themselves and made sure I was familiar with each product. They also coordinated meetings with representatives from each benefit company. The great level of customer service I experienced initially has continued. Anytime I have questions or concerns, I always get a very quick response and outstanding follow-up.

Currently, Mark III is partnering with us to look at benefit options for our upcoming enrollment. They provide a wide variety of options at better prices than we could secure on our own. The staff at Mark III is extremely knowledgeable on the legal aspects, current practices and market trends concerning benefit management.

Excellent customer service, knowledgeable and dedicated staff offering outstanding benefit options with the best prices are the some of the reasons I recommend Mark III without hesitation. If you have questions or if I can provide you with further information as you consider Mark III Brokerage, please do not hesitate to call.

Sincerely,

A handwritten signature in black ink that reads "Deborah Jolly".

Deborah Jolly
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