



Insurers Administrative Corporation

MEMBER OF THE IHC GROUP

NYSE: IHC

Dear Scott,

Your performance at the recent IHC Leaders Conference was just outstanding. The feedback from those in attendance was quite positive. Their only regret was that the session with you wasn't longer!

As you know, we are big believers in Health Saving Accounts and we've pulled out all the stops to educate ourselves and others on how they work and how to sell them. One of the best investments that we've made in the effort has been the purchase and use of the HSA Tool kit. Simply put, the HSA Tool Kit is the best tool that we've seen to get the "light bulb" turn on in the minds of our agents.

Thanks for insight and for doing an excellent job.

Best regards,

Brad Waldrop
Vice President, Sales

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Insurers Administrative Corporation- Marketing

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