

January 27, 2010



Mike Haffar Insurance Services
150 N. Grand Ave., Suite 209
West Covina, CA 91791

Dear Mike:

I am compelled to write this letter of sincere appreciation in recognition of your company's extraordinary efforts within an extremely tight time frame, which not only resulted in avoiding any lapse in coverage, but yielded significant and substantial savings across the board to our insurance portfolio!

A subsequent analysis of the project tendered to your company, revealed the following:

- 1) Annual premium for professional liability/general liability and excess coverage: A 47% reduction in costs!
- 2) Worker's Compensation: A 19.6% reduction in costs!

In addition, Mike, your company's tireless negotiating efforts on behalf of our hospital led to an overall improvement in our insurance financing terms, lower interest rates, a lower down payment and a more liberal grace period for payments that eases our cash flow in these difficult economic times!

Mike, upon first meeting you, I was certainly impressed with your professionalism and genuine personality. However, I must admit that when you asked for a chance to "see what you could do" to reduce costs and improve savings for our insurance portfolio – I was skeptical that you would be any different than previous experience has shown with former servicing agents.

I say "former," as our corporation would like to offer you and your company the opportunity to service all of our insurance needs now and for the foreseeable future! It is abundantly clear to me that your extensive experience in hospital management and the insurance industry gives you an overall perspective and edge that other servicing agents lack in your industry!

Thank you Mike and your wonderful staff at Mike Haffar Insurance Services!

Sincerely,

A handwritten signature in black ink that reads "Daniel J. Ansel". The signature is written in a cursive, flowing style.

Daniel J. Ansel, CEO
Community and Mission Hospital of Huntington Park

**DOCTORS
HOSPITAL**
OF WEST COVINA

February 2, 2010

Mike Haffar Insurance Services
150 N. Grand Avenue, Suite 209
West Covina, CA 91791

Dear Mike:

I am writing this letter to express my appreciation for the work you and your staff have done on behalf of Doctors Hospital of West Covina.

You have achieved significant reductions in our Professional and General Liability insurance premiums, as well as reductions in our Workers Compensation premiums. You were able to do this while at the same time improving our insurance coverages.

The service which we get from your office staff when we have questions is always prompt and courteous.

I truly appreciate your efforts on our behalf. I have and will be referring others to you for their insurance needs.

Thank you,



Gerald Wallman
Administrator

GW/tl

CARLOS MONTES, MD
18523 CORWIN ROAD SUITE I
APPLE VALLEY, CA 92307

760-242-6700


Mike Haffar Insurance Services
150 N Grand Ave
Suite 209
West Covina, CA 91791

To Whom It May Concern:

You not only saved me significant money off my insurance premium, but you offered the utmost customer service to make sure all of my insurance needs were met. In addition to recommending quotes with the best coverage for the best price to me, you provided me a breakdown of every quote you received so I could see which carriers you approached and how much they were quoting me. I truly appreciate all of your hard work, and I would be more than happy to send you more referrals! Furthermore, please feel free to use my name as a reference for your future insurance endeavors.

If you have any questions or concerns, please feel free to contact me at (760) 242-6700.

Thank You,



RENAISSANCE SURGERY CENTER OF EL PASEO

73-180 EL PASEO
PALM DESERT, CALIFORNIA 92260
OFFICE: (760) 346-3810 ~ FAX: (760) 346-3083

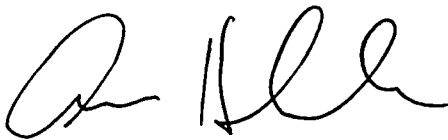
September 8, 2009

Mike Haffar Insurance Services
150 N Grand Ave
Suite 209
West Covina, CA 91791

Dear Mike,

I'm not sure if I every thanked you for your assistance with the whole process, but I really do appreciate everything you and your staff were able to do. I will definitely refer any friends in the future and my brother is completing his plastic surgery residency in June, and I'm certain he will be a customer of yours.

Thanks,

A handwritten signature in black ink, appearing to read 'Ameen Habash'.

Ameen Habash, M.D.
Renaissance Surgery Center
73-180 El Paseo
Palm Desert, CA 92211
(760) 346-3810



Barstow Orthopaedics Medical Group, Inc.

Louis C. Redix, Jr., M.D.

Orthopaedic Surgery

Hand and Microvascular Surgery

Pediatric Orthopaedics

525 Melissa Street, Suite A, Barstow, CA 92311

Telephone Number: 760-256-0308

Fax Number: 760-256-2889

September 8, 2009

Mike Haffar Insurance Services
150 N Grand Ave
Suite 209
West Covina, CA 91791

Dear Mike:

I would like to take this opportunity to thank you and your staff for the outstanding job that was done during my recent insurance crisis. You not only saved me significant money off my insurance premium, but you also offered the utmost customer service to make sure all of my insurance needs were met. In addition to recommending quotes with the best coverage for the best price to me, you provided me a breakdown of every quote you received so I could see which carriers you approached and how much they were quoting me. I truly appreciate all of your hard work, and I would be more than happy to send you more referrals! Furthermore, please feel free to use my name as a reference for your future insurance endeavors.

Sincerely,

Louis C. Redix, Jr., M.D.