

RE: Confidential Bid Process

To Whom It May Concern:

We are currently reviewing our employee benefit programs and have asked GHB Insurance to assist in the process.

This letter constitutes your authority to furnish representatives from GHB Insurance with all information they may request pertaining to our search for group health and welfare contracts.

This authorization, any pursuant discussions, and any proposals issued at the request of GHB Insurance are to be kept in strict confidence.

This letter authorizes GHB Insurance to obtain information about our current and renewal plan options. It does not make GHB Insurance the Broker of Record or entitle them to collect commissions for any employee benefit plans at this time. This arrangement shall continue indefinitely unless rescinded in writing.

Thank you for your assistance in this matter.

Sincerely,