



EPISCOPAL HEALTH SERVICES INC.

700 Hicksville Road, Ste. 210, Bethpage, NY 11714 • (516) 349-6131 • Fax (516) 349-6138

December 14, 2011

RE: CMR & Associates, Inc. - Insurance Consultancy Services

To Whom It May Concern:

Episcopal Health Services had a long-term brokerage relationship with a national Property/Casualty brokerage firm who handled our Directors' and Officers' liability coverage for our hospital including Employment Practices Liability (EPLI). Historically we were confident that our long-standing broker was approaching all possible insurance companies on our behalf. That is until we had the good fortune of being introduced to CMR & Associates, Inc.

We quickly discovered that CMR operates independently as an insurance and risk management firm (non-brokerage). How they were effective in helping us was to use their proprietary database, *The CMR Database*® to pinpoint a new broker specialist who had different resources and insurance underwriting contacts. CMR presented a superior broker specializing in Healthcare and Management Liability (D & O/EPLI) who was able to significantly improve our coverage terms and lower our annual cost by 20%.

With CMR's oversight and stewardship, EHS will continue to benefit by having them involved in providing valuable independent non-biased counsel. I would recommend CMR's unique services to any CFO who is looking to save time, access the insurance industry in a different way and improve policy terms, conditions and operating expenses.

Sincerely,

Will Moore
Chief Financial Officer