



# LAURUS HEALTHCARE

TAKING YOU WELL INTO THE FUTURE.

July 17, 2008

To Whom It May Concern:

Re: CMR & Associates, Inc.

Dear Sir/Madam:

I am the President of Laurus Healthcare and we develop, acquire and manage hospitals and single or multi-specialty surgery centers through physician partnerships throughout the State of Texas.

I would like to take this opportunity to provide you with our recent experience with CMR & Associates, Inc. We were aware of the services of CMR, as we had utilized them at my prior Company with substantial success. Our experience here was no different.

When it came time for our Property & Casualty renewal last fall, our broker was able to achieve a 17% overall reduction in the cost of premiums for our program. We were thrilled with the results. I contacted the gentlemen at CMR and requested that they review the renewal and determine whether or not we were receiving the best pricing in the marketplace. They quickly came back and stated that the savings that were achieved could be further improved. I was shocked, as our broker had firmly stated the program could not be improved by price or coverage.

Both statements were proved wrong. Not only did CMR, through their vast resources, improve upon the coverages (expanded coverages and in several key policies reduce deductibles), they lowered the overall cost of the program by an **additional 38%**.

Through utilizing their services, we have saved several hundred thousand dollars and are in a much better coverage position if and when a claim occurs.

I could not recommend their services any higher.

Regards.

David W. Budke  
President  
Laurus Healthcare