



October 28, 2004

To Whom It May Concern:

Cleveland Utilities has utilized the services of Ed Jacobs and Associates for four years. Ed and his staff have served as agents for our account and also assisted us with consulting services in tailoring a health plan for our employees and then shopping the plan for competitive bids.

The level of service we have received has been extraordinary. Ed takes a personal interest in our account and his staff is as personable and professional as any group I have worked with in the insurance field. His staff does an excellent job working with employees on their claims and servicing our accounts.

Cleveland Utilities has been well pleased with the service we have received from Ed Jacobs & Associates. I would recommend this company for your consideration of servicing your health insurance requirements.

Very truly yours,

CLEVELAND UTILITIES

A handwritten signature in blue ink that reads "Tom Wheeler".

Tom Wheeler
General Manager

/cc