



*Physician Foundation
at California Pacific
Medical Center*

A Sutter Health Affiliate

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August 29, 2008

Mr. Daniel Toney
Chief Executive Officer
TCS Insurance Services, Inc
101 Larkspur Landing Circle, #116
Larkspur, CA 94553

Dear Dan,

I am writing to thank you and your team for your performance on our recent project for the Physicians Foundation at California Pacific Medical Center.

We were impressed with TCS's ability to help us increase our maximum physician disability protection 56% from \$18,000 per month to \$28,000 per month. You exceeded our expectations by going further and improving the overall quality of the coverage while at the same time decreasing the total cost by more than 10%.

The enrollment materials created specifically for our group were clear and easy to understand. Our physicians who required personal, one-on-one consultation found your team to be extremely knowledgeable and helpful. Your team made the transition to new coverage nearly transparent to the physicians.

TCS's proprietary products and pricing had a tremendous impact upon our physicians' satisfaction with their coverage. Any group that avails themselves of your advice would be served to analyze the impact that TCS's products and pricing could have on the performance of their plans.

I recommend your services without reservation.

Sincerely,

Morris A. Flaum, MD, MBA
Chief Executive Officer
Physician Foundation at California Pacific Medical Center