



Serving the CRICO Insured

February 11, 2004

Re: Letter of Recommendation for Greg Titus

To Whom It May Concern:

It is with great pleasure that I write to you today to introduce and recommend Greg Titus as an excellent application development partner. Greg Titus has been instrumental in the current success of Risk Management Foundation. He and his staff have been very creative, innovative and diligent in the development of our key claims and underwriting systems, C-MAPS and U-MAPS. These industrial strength applications incorporate the best that new technology has to offer and are the result of truly solid design and developmental practices. This isn't just our opinion; the software was subjected to review by an objective third party and received top marks for architecture, design and security.

Since our relationship began in 1999, Greg and his team of superior application developers have provided RMF with great insight and direction to help us upgrade our legacy transaction systems. Our newly designed systems take advantage of web-based technology to bring an unprecedented level of simplicity and elegance to our user interface, yet embed far more of the best practices that we have developed over the years and give us much greater flexibility to further evolve our business. Greg has always demonstrated a willingness to go beyond the normal expectations one might have of a vendor, and consistently performs at a higher level without sacrificing quality. They continue to provide RMF with quality services to this day that will help us deliver new and dependable products to our many customers.

In conclusion, I have no hesitation in recommending Greg Titus to you. Greg has been a wonderful development partner. He routinely exceeds our expectations and has clearly demonstrated an understanding of our business as well as a commitment to doing what is best for RMF. If you are planning a system development project, I have every faith that you would do well in considering Greg Titus.

Sincerely,

John L. Mc Carthy
President