



February 17, 2005

Insight Worldwide
Attn: Bill Johnston
PO Box 4586
Salem, OR 97302

Dear Bill,

It has been great working with the team at Insight. I judge our vendors by how good their product is and then how well that product is supported through their customer service. I expect a lot from our vendors to make me happy and Insight has always provided me with results to help reduce our workers' compensation costs.

We began using Insight during the policy year 03/04 and we saw some significant changes in our workers' compensation. The office reduced the number of claims by 10% while the number of hours increased by 26%. Most significant was our ability to reduce our loss ratio by nearly 46%. I was very pleased to see that our hours increased (increasing the exposure and likelihood of injuries), yet our loss ratio and incident rate decreased.

There are also the "soft cost savings" from implementing the Insight survey. Although difficult to measure, we also screened out those applicants likely to no show no call or be involved in theft with our clients. No show no calls ruin our reputation with clients and also forces our staff to work more, and less efficiently. The less orders we have to refill the more time we can focus on getting new sales and the better we look to our clients!

When our office was challenged with space, Insight solved our problem. Since our office has such a high applicant flow, we did not always have a computer available for the multiple people waiting to take the survey. That was quickly resolved by providing our office with the hand held units so we did not need to buy more computers or find more space in our office to allow for applicants to move through our application process.

It has been exciting to see the savings with the Insight survey. It has been a pleasure working with the Insight team and it has been a great partnership for us. If you are interested in decreasing your workers' compensation liability, I would recommend you look at what Insight can do for you.

Sincerely,

A handwritten signature in dark ink, appearing to read "Dan Schwenke".

Dan Schwenke
Risk and Legal Manager
Express Personnel Services / The Stoller Group

"A Circle of Excellence Award Winning Office"