

October 8, 1992

To Whom it may concern:

RE: Bill Long

As Finance Director of PacifiCare, I was Bill Long's immediate superior during the years 1978-1982. I hired Bill as a data entry clerk when PacifiCare was first being formed. Over the next several months, Bill taught himself to program and took over the maintenance of the HMO software that we had purchased from Worth, Auger, and Associates.

During the next two years, we completely rewrote and redesigned the claims administration system in order to improve productivity, efficiency, and to add new features. With Bill's aptitude and understanding of data processing and claims administration, we were able to give it a functionality and sophistication that served our rapidly growing HMO very well.

In 1982, Bill decided that his long-term career interests could be better served by forming his own company to market the system. We signed over copyright and marketing rights to the system in return for royalty rights.

During his time with us, Bill demonstrated a considerable ability to learn the skills necessary to design, program, and manage PacifiCare's computer operations. His contributions helped establish a foundation for PacifiCare's growth and development.

Sincerely,

  
John B. Siefker  
Senior Vice President



**J.P. KENNEDY & CO.** Insurance Services Inc.

**EMPLOYEE BENEFIT ADMINISTRATORS**

333 S. ARROYO PARKWAY, PASADENA, CALIFORNIA 91105-2515 (818) 449-5048 (800) 433-2611 FAX (818) 795-8608

October 19, 1992

To Who It May Concern,

Re: Bill Long

Since 1982 Bill Long has worked for me as a computer consultant, systems design, and programmer expert of our TPA programs. Due to his understanding of the TPA and Employee Welfare Industry the product he developed was outstanding.

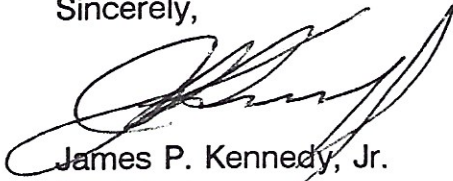
After a false start attempt to adapt a HMO - Provider based system to a TPA system he developed an excellent program. His original installation with minor adjustments is still in use today. It's flexibility to handle various benefits plans has been remarkable.

I would recommend Bill Long as a programmer to TPA or for that matter HMO's due to his broad knowledge in the health and medical field.

At one time he developed a program for the Los Angeles Superior Court so that we could pay out a eight year defunct M.I.W.A. plan of benefits in accordance with a class action lawsuit on a plan that went into bankruptcy eight years ago, it worked extremely well.

I highly recommend him, Bill is an expert in systems for the health benefits field.

Sincerely,



James P. Kennedy, Jr.  
President

JP:ag



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October 9, 1992

My name is Debra Chavez and I am supervisor of the claims department of J.P. Kennedy & Co. Administrators.

I have worked with Bill Long for approximately nine years. During that time Bill has been responsible for the program design and development of our entire computer system. Our system has fitted our needs with a flexibility and user friendliness that I have not found in other systems.

Bill has an excellent knowledge of group medical and dental claims processing. He has used this knowledge along with his programming skills to develop a system that is a joy to work with. Bill's skills have simplified claims adjudication without any loss in our ability to handle any type of claim. Our adjusters have been please by the ease of the system as well the efficiency, speed, and accuracy with which it has enabled them to work.

I highly recommend Bill Long.

Sincerely,

A handwritten signature in cursive script that reads 'Debra Chavez'.

Debra Chavez