



December 13, 2006

Sean M. Carney  
Sande Rosen  
Lambert & Carney Benefits Group, LLC  
1700 Post Road  
Fairfield, CT 06824

Dear Sean,

On behalf of XyEnterprise, I would like to thank you for your assistance with our 2007 benefits renewal. With your help, we were able to meet our goal of managing our costs while maintaining a competitive level of benefits for our employees. Your participation in our benefits meetings was invaluable and the changes we made to our benefits offering, as well as the new benefits website, were well received.

The decision to select Lambert & Carney as our broker of record, after many years with a large firm, was a big change and we could not be happier with our decision. Most noticeable is the improvement in the level of service, response time and value that the right broker can bring.

We look forward to a long term partnership.

Warm Regards,

A handwritten signature in cursive script that reads 'Sally Allen'.

Sally Allen  
Director of Human Resources