

February 5, 1998



To whom it may concern:

Calvin Hudson
Vice President & Director

It is with great pleasure that I take the opportunity to offer this letter of recommendation for AGI Consulting Group. In July of 1997 The Hartford Insurance Company's Claim Business Group contracted with AGI to develop a Communications Strategy for our organization. The Claim Business Group has over 4,000 people countrywide representing in excess of 20% of the total Hartford Insurance Company's population.

Prior to engaging AGI, we conducted an extensive search for the right firm to assist us in addressing this critical initiative. We found AGI to be the only firm that could truly connect the value of effective communications to bottom line performance. Lori Bomes not only articulated but also demonstrated to our senior management team the power of effective communications in improving productivity, creating high performing teams and facilitating the achievement of the established business goals.

I was very impressed with the ability of AGI to quickly assess the current state of our organization and pinpoint specific improvement opportunities. Lori's ability to work with all levels of our organization enabled her to develop views into our culture that we were previously unable to attain.

While AGI was initially engaged to focus on the development of a communications strategy, I found that the talents of the organization extend far beyond this area of expertise. We were able to gain significant insight into many more aspects of our culture well beyond communications. Accordingly, we are undertaking a significant effort to change the way we do business.

My expectations from this engagement have been far exceeded. I am pleased to extend my recommendation for AGI Consulting and would be happy make myself available to discuss this matter in more detail at your convenience.

Sincerely,

A handwritten signature in black ink, appearing to read "Calvin Hudson", written in a cursive style.

Calvin Hudson
Vice President

CH:skw

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