

TO WHOM IT MAY CONCERN

My wife and I are co-principals of The Williams Group (TWG), a Des Moines-based human resources management consulting and training firm serving a national clientele in 18+ industries throughout the United States.

We contacted Debra Sears of Instant Underwriters, Inc. & Dan Sears, Inc. for assistance because we had been recently informed by our health insurance carrier that our quarterly premiums were going increase from \$900 per quarter to close to \$1,200. Needless to say we were not very pleased with this information. In addition, we were concerned that if we dropped the current carrier we might be faced with denial for pre-existing conditions by a prospective carrier.

Deb met with us, took our information, pursed her lips in deep thought for a moment or two and said "give me a minute or two to make a phone call." Thirty minutes later Deb informed us that we were now possessors of a Health Savings Account (H S A) with the same health care carrier at a substantially reduced quarterly premium and the plan had more additional goodies than we could ever imagine.

We were astounded and astonished and asked her "how did you do that?" Her response was "it is quite easy when you know what you're doing and they know you know what they're doing." Needless to say, I wholeheartedly recommend Deb Sears and her company to business owners and individuals who want a skilled pro who will use her expertise and knowledge to ensure that you get a fair shake in the health care arena.

T. Hensley "Ted" Williams, J.D., Co-Principal
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