



CBIZ, Inc.
CBIZ Financial Solutions, Inc.
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Wealth Management Group

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Barry D. Flagg, CFP, CLU, ChFC
TheInsuranceAdvisor.com, Inc.
1301 West Fletcher Avenue
Tampa, FL 33612

Dear Barry:

Thank you for your call a few days ago requesting feedback on TIA. We used the service in conjunction with a policy review for significant client who owned over 30 policies. It was our first exposure to TIA in a client situation and we give TIA a "thumbs up". The most difficult part of the process was compiling the necessary data to pass along to TIA.... but getting data out of an insurance company is always a challenge. Once TIA was provided the proper data TIA responded in a timely manner with a very comprehensive and valuable report.

Most critical to us was the credibility it provided. We were introduced to the client by his CPA and we had to make our results presentation to the client's CFO and trustee. Both were impressed by the scope of the report and the independent perspective provided by the results. We did not spend a great deal of time with individual reports, but we were able to position the value the reports provided in our unique policy evaluation process.

With that said, I believe a few comments are worth stating. First these reports are meant for *advisors*. Most clients frankly don't care about the details. They want to know is what they have "good". Well, that is a relative term. Just as is the case with *Morningstar*®, a client would not be able to properly evaluate the policy without getting "under the hood", and that is where the advisor's value to the process comes into play. With any rating system, there are flaws in the perception of one rating versus another. Just because a policy receives a four star rating doesn't mean it's a good policy, although it is an excellent rating. The one star it may not have received could have been its competitiveness in the market place. And there may be several reasons for that lack of competitiveness that requires interpretation from the insurance professional. Or it could mean it's not a very strong company financially even though the policy may be performing well.

Thank you for the effort required to bring this to market. We will continue to use TIA as a tool in the policy evaluation process, especially when we are working with Trustees or other advisors. If TIA is accepting recommendations, ours would be to create a more "client friendly" explanation/presentation of the various star ratings and a simple summary presentation page of the findings for the specific policy evaluated.

Regards

A handwritten signature in black ink, appearing to read "Glen A. Coral", written over a circular scribble.

Glen A. Coral, CLU, ChFC
/gac