

COVALENT INDUSTRIAL TECHNOLOGIES, LLC

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October 16, 2002

Donna Rand
Suhr Risk Services
1338 Bayshore Highway
Burlingame, CA 94010

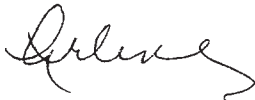
Dear Donna:

All too often, we take for granted those things which make our lives a little less complicated. I wanted to take this opportunity to thank you and Suhr Risk Services for all the work you do for us in helping eliminate those complications.

Running even a small office such as ours, can be extremely time consuming. It's great to know we have such a professional organization handling our insurance needs. When we call your office, whatever the question or problem, we know we will get a prompt response, and the service is always personal and timely. You take care of the follow-through; we don't have to make a second call to get our issues resolved. In other words, we don't get lost in the shuffle.

We wanted to let you and the other members of your organization know that we really appreciate all that you do for us. Thank you.

Sincerely,



Arlene M. DeClue
Director, Administrative Services