



June 12, 2005

Kevin Sokolow  
VP of Operations  
The Gabor Agency, Inc.  
3500 Financial Plaza  
Tallahassee, FL 32312

RE: Reference letter for Core BackOffice Systems, Inc.

Dear Madame or Sir,

Our Insurance Agency was in great need of modernizing our internal operational processes. We specialize in providing a full line of insurance and investment services to employees in the public education sector. The entire staff at Gabor prides themselves on providing first class service and being very responsive to the needs of the employees' and employers' alike. To accomplish this we needed to take advantage of the right technology solution that will help automate our agency.

Core BackOffice Systems took our business through a legacy system conversion into a new customized, privately labeled (Gabor Master), insurance agency management software system. Our field agents are supported by a central office staff. Employees are now able to quickly access client records and accurately track time sensitive requests to meet critical deadlines. The software system has given us the ability to run customized reports for each business area and process premium calculations for our accounting department. One of the big "time savers" from using this system is being able to customize electronic data sharing with our various group clients and carriers. There have been substantial efficiency improvements in the way we service our client audience and how our interoffice staff communicate & work with each other.

I am happy to provide a professional business reference for Core BackOffice Systems. Their staff was courteous and very proficient in helping our Insurance Agency transition to the right technology platform that fits our immediate and future needs.

Best regards,

Kevin Sokolow

The Gabor Agency, Inc.  
3500 Financial Plaza, Tallahassee, Florida 32312  
850-894-9611 or 800-330-6115 Fax 850-894-4268  
WWW.GABORAGENCY.COM