

Dear Client:

The GNI Group team of Karen Bellas, Armin Robovich, and Doug Gulleson take this opportunity to welcome you to Good Neighbor Insurance. Good Neighbor began over seventeen years ago as the ongoing vision of a worker with over thirty years in S.E. Asia. After returning from overseas, Jeff Gulleson wanted to provide a service to non-profit and non-governmental organizations providing good, affordable health coverage. Today, Good Neighbor Insurance is among the most recognized and trusted companies in the field of international health and travel insurance.

Let me introduce our team of specialists in the GNI group department.

Karen Bellas, Director of Group Accounts, was born and raised in Columbus, OH. She graduated from Miami University with a BA in International Studies. Her love for travel took her to Turkey where she helped lead a team for seven years for an NGO (non-governmental organization) doing relief work with the Kurds after the first Gulf War. After a brief time in the U.S., She went to Bulgaria in 1998 where she did micro-enterprise development.

Armin Robovich grew up in Yugoslavia (present day Bosnia and Herzegovina). In 1993, he moved to Germany with his wife and daughter, and in 1998 resettled in the USA, moving to Phoenix, Arizona.

How do we work together to serve you? Karen will serve as your benefits specialist and primary point of contact with the carrier. She will oversee your insurance plan throughout the year and is always available to answer questions on claims, benefits and renewals. Armin will assist with your renewal, claims and benefit questions, and will process any enrollment changes.

You may ask, “What are the benefits of working with Good Neighbor Insurance?” We promise to help you understand your group plan and to ensure it is working efficiently for you. We currently serve eighty other groups so we have both knowledge and experience in helping with claims and communicating the details of your plan to insured parties. We are licensed professionals responsive to insurance matters important to you. We have worked closely with our group carriers for years. They are responsive to us as we oversee the operation of your plan.

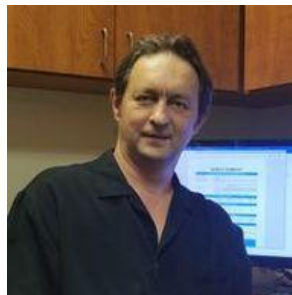
Perhaps the most important benefit we provide is to represent you when your plan is up for renewal. We are experts at helping keep premium increases low and are up to date on new opportunities in the insurance industry. We will advise you of all your options so that you have what you need to make the most cost-effective choices.

Again, thank you for choosing us as your service provider. We take the weight of handling insurance matters off your shoulders. The Group Department of Good Neighbor loves what we do, and are available as you need us.

Kind regards from all of us,



Karen@gninsurance.com



Armin@gninsurance.com



Doug@gninsurance.com