

Re: Suzanne Hoonan

To Whom It May Concern:

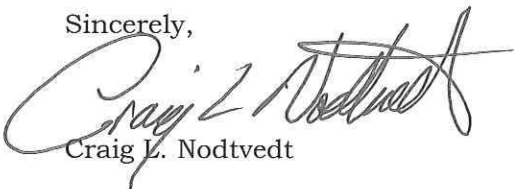
For the past decade, Suzanne Hoonan has been providing a wide-range of strategic assistance to the management and employees of Alaska National Insurance Company.

Suzanne's consulting services have been broad-based through all levels of Alaska National's professional staff, and across all four regions of our Western United States operating territory. Her specific activities on behalf of our company have included the following: serving as lead facilitator for our company-wide, long-range corporate planning meetings; providing one-on-one coaching for new supervisors and other key employees; and conducting management and staff training sessions on such key topics as increasing personal effectiveness, enhancing leadership skills and performance, and improving internal employee and external customer communications.

Suzanne possesses excellent training and technical skills, which she combines with a wealth of practical experience that she has gained from having worked for a great many companies—big and small—in industries ranging from the newest high-tech to the oldest bricks-and-mortar (and just about everything in between). But what truly sets Suzanne apart are her core values—integrity, creativity and passion (to name just a few)—which she firmly wraps around each element of service that she delivers. Through her values and professionalism, Suzanne has earned the trust and respect of every member of the Alaska National team with whom she has come in contact.

Suzanne Hoonan is considered to be a valued consultant, partner and friend to all of us at Alaska National.

Sincerely,



Craig L. Nodtvedt

President