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Camarillo, CA 93012

May 2, 2005

To whom it may concern:

I was the hiring manager for James Lloyd when he joined WellPoint eight years ago. James quickly became a key contributor to the company's success in launching a culture change in support of improving customer satisfaction. James personally touched the lives of over one thousand executives, managers and frontline associates. He led workshops, facilitated classes, delivered motivational speeches and coached people one on one. He worked tirelessly and selflessly for months. James was very influential with the executive team, who changed their behaviors and management practices to begin the long change process. As a result of James' work and the culture change project, our employee satisfaction scores improved immediately and our customer satisfaction scores have been steadily rising.

Soon after he started with WellPoint, James was tapped to deliver speeches to key constituents outside the company. He was asked to speak to physicians, hospital administrators, agents and brokers at very high profile events. Without exception, participants mentioned James' speech as the high point of the event.

James has been generous with his time and has made motivational speeches for non-profit organizations, such as the Peace Corps and Child Development Services of Ventura County (CDR). For these events, it was evident he had researched the organization and the audience. He delivered targeted, effective speeches that are still being talked about years later.

I give James Lloyd the highest possible recommendation to anyone who can use his services.

Sincerely,



Mary R. Taylor  
Staff Vice President