



May 2, 2005

To whom it may concern:

I have had the pleasure of working closely with James Lloyd over the past 8 years, and cannot put into words the positive impact he has had on me, and the associates on my team!

James first came to WellPoint as a trainer for KASET. He literally changed the way associates viewed their jobs in customer service. He gave them invaluable tools to not only provide good service, but deliver superior service! The culture he built here has completely changed expectations in regards to servicing our customers, both internal and external. We have James to thank for transforming our customer service model into something exceptional, and as a bi-product we have much happier people working here and much happier customers. That translates into more sales! I don't think that would have happened if it were not for James.

I consider myself to be a good motivator and team builder, however at times during the last 8 years I was faced with challenges with teamwork among my teams (80 associates total). Whenever this happened, I would pick up the phone and call James. I have often had him speak at team meetings, conduct team building exercises, and act as a mediator in situations that needed an objective person to counsel associates in conflict. In addition, James has been instrumental in participating in our recognition programs, or celebrating successes and milestones over the years.

James has also done extensive work with the independent agent community, speaking at many events from 10 people to 3,500 people! During our large sales event in Las Vegas each year, James has been one of the keynote speakers. In my position I am exposed to many great speakers who are considered the top in the country. I consider James to be better than most of the speakers I have heard, and feel his down to earth style relates to all types of people. When you have heard one of James' speeches, it makes you want to go out and achieve goals and be a better person!

My son's high school football team was not having a winning season, and James came and gave a motivational speech- and did this without compensation. He cares about his community, and is looked up to by many associates both personally and professionally.

I can say with confidence that James Lloyd is the BEST!

Sincerely,

A handwritten signature in blue ink, appearing to read "Debbie Vaillancourt".

Debbie Vaillancourt  
Staff Vice President – ISG Sales Support  
WellPoint- West Region