

The Hatfield Group, L.L.C.

October 25, 2007

Mr. Warren Wilson
INO Therapeutic

Re: Contract Services

Dear Mr. Wilson,

Danny Bowman of Contract Services asked if I would write a note to you outlining our experiences with his company and I am happy to do so.

I am the principal of Hatfield Group, a regional commercial insurance agency located in Southeastern Pennsylvania. We write many classes of business but specialize in transportation based accounts (i.e. over the road trucking, warehousing/logistics, and solid waste services. I have found that a key element of successfully insuring these high exposure accounts is loss control; and Danny's group has been very helpful to us in this regard.

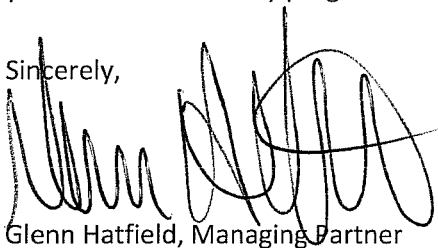
His services help the client with compliance and have improved their loss experience. Several of our underwriters now know Contract Services by name and rely on the work they do for our mutual clients. And from our perspective their work helps our agency by making renewals a very routine event with positive expectations not a "fire drill".

Danny and his staff have been involved in many of our accounts and have done a wonderful job of:

1. Communicating DOT regulations to the drivers.
2. Doing safety classes (i.e. backing, pre-trip inspections, air brake checks, and various defensive driving courses).
3. Doing "hands-on" driver training for drivers who may need refresher training.
4. Work with the owners and managers of these companies to make sure records are maintained properly to avoid DOT fines or being found negligent through discovery after a serious loss.

I have enjoyed working with Danny and his staff and find them to be knowledgeable and responsive to our customers. Please feel free to contact me if you would like any further comment and best of luck as you work on the safety programs at your company.

Sincerely,



Glenn Hatfield, Managing Partner

Commercial Insurance & Risk Management

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