



July 11, 2017

To whom it may concern,

RE: CMR & Associates, Inc.

Dear Sir/Madam:

Donald L. Brown  
Visiting Nurse Service of New York  
Procurement & Contract Management  
5 Penn Plaza - 12th Floor  
New York, NY 10001-1810

It is with pleasure that I am able to write about the services of CMR & Associates, Inc. As a Director of one of the largest Home Health Care Agencies in the United States (The Visiting Nurse Service Of New York - VNSNY), my focus is on maintaining efficient operations and making sure that all of our spend categories are receiving the best value.

One of our long-term vendor relationships (commercial insurance) was continuing to be a large part of the operating budget. Additionally, this spend category contained complicated contracts and we needed an independent third-party to review our coverage terms and conditions

We were fortunate enough to be introduced to CMR & Associates Inc. (CMR) and soon discovered their services offer a win-win servicing model. Not only were they able to quickly review all our policy terms, limits, conditions and condense their findings in to a clear report, they offered a benchmarking service that is unique to the industry.

Senior management quickly took advantage of the service differentiation offered by CMR by utilizing their unique platform, *The CMR Database*®. We have never had access to the number of new insurance brokers and insurance companies that were brought forth by CMR while reviewing our annual property/casualty insurance expenses.

At the completion of our audit for commercial insurances, we further engaged CMR to develop an RFP, find new brokers/carriers and prepare a Final Report. Results were that VNSNY saved over 1 million dollars on our Property Casualty premiums with improved coverage and servicing.

Not only did we save a significant amount of operating expense, but we found it necessary to transition to a new team of insurance brokers who offered superior servicing and account oversight. All with CMR's objective oversight and independent counsel.

Without hesitation, I would recommend CMR for any CFO and/or Purchasing Manager who is seeking expanded market access, independent, objective counsel and is desirous of driving operational improvement..

We not only saved over a million dollars but we soon discovered that there were coverage deficiencies that needed to be corrected and we saved an enormous amount of internal time by working with CMR.

Sincerely,

Donald L. Brown

Director