

January 3, 2008

Dear OH&LA Member:

I am excited to announce to you a new OH&LA partnership with insurance specialist Kaiser Permanente. This new partnership uses association "pooling" to offer you special-rate health insurance, a dental plan, and/or life insurance at an extremely low cost for name-brand insurance.

I encourage you to take a look at the Kaiser/ OH&LA plan. The program offers **up to 11% in discounts on certain plans**, 6 easy to understand and comprehensive plans to choose from, and Kaiser does not raise rate factors based on the industry.

Mark Samar, of The Indemnity Group is the insurance consultant responsible for the development of this program. Mark was instrumental in bringing OH&LA and Kaiser together and I am confident he will see to the success of this plan for our members. He has 20 years of experience in the benefits insurance arena and has been working with hotels for over half of that time. His ability to understand your insurance needs and provide the service inherent to the lodging industry is why The Indemnity Group has the recommendation of OH&LA.

Sincerely,



Matthew L. MacLaren, Esq.
Executive Vice President
Ohio Hotel & Lodging Association