

Maryland Motor Vehicle Administration 6601 Ritchie Highway, N.E. Glen Burnie, Maryland 21062

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November 14, 2003

Mr. Jack Cheng Ms. MeiLing Cheng MS Technologies

Dear Jack and MeiLing,

It has been my pleasure to work with MS Technologies over the years. You and your staff have always provided the Maryland MVA with a commitment to excellence that has stood us in good stead.

Your company played a critical role in the MVA's advancement of its objective to bring services to the public at their convenience. We did this through IVR and interface technology developed by MST.

Among the most important projects you built for us has been the Automated Compulsory Insurance Enforcement system. Through ACIS, the Maryland MVA doubled its collection rates for uninsured motorist penalties, from an estimated \$20 million in FY 99 to \$43 million in FY 03. Furthermore, we were able to triple our efficiency by cutting staff during that same period from 70 to 40 and dramatically reducing the wait time our customers faced at the counter and on the phone with the Insurance Compliance Division.

Please extend my appreciation to your staff. MS Technologies has been a critical partner in the Maryland MVA's success. Thank you and all the best for your continued achievement and growth.

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Sincerely

Anne S. Ferro Administrator