

PUBLIC HEALTH, WELFARE & SAFETY

Exhibit No. 3Date 1-29-07Bill No. 58140

January 25, 2007

To: Miriam Perez
Western States Insurance
2180 Overland Avenue
Billings, MT 59102

From: Valarie Slevira
Husky Construction, Inc.
5802 Highway 312
Billings, MT 59105

Dear Miriam,

I just wanted to give you special thanks for helping our business get enrolled in the Insure Montana Program. Having the ability to offer health insurance to ourselves and our employees has been a wonderful experience for us. We started our company in 2002 when my husband left his full time, full benefits job to fulfill his dream of having his own construction business. We were then faced without health insurance which was a very scary thing with three young children. I actually got a job just to get the benefit of health insurance. After working for three years, it was no longer feasible for me to be outside of the home so I quit my job to devote more time to expanding our company. Of course that meant no more health insurance. We checked around for private policies but the rates were more that we could afford. So like most Montanans, we "took the risk" of no insurance and lost. Our daughter had an accident that set us back \$15,000.00. We then decided that we had to do something or we would poteintly go bankrupt because of continuing medical bills. We signed up for a "major medical" plan for around \$600.00 per month that didn't offer much coverage. I then read about the Insure Montana Plan and immediately went online to sign our company up. I was very excited to learn that we could possibly get better rated and better coverage insurance not only for ourselves but for our employees as well. We are a very small company employing only three people plus ourselves. In the construction industry it is very hard to compete if you cannot offer benefits because our guys could go elsewhere just to receive the insurance. Thankfully we have very loyal employees who have stuck with us, but it has been a great pleasure to be able to give the benefit of better health to people who would otherwise not be able to have it. Just in our family alone we have saved a lot of money in medical bills because of the Insure Montana Program. We are now able to keep ourselves and our employees healthy so we can perform our jobs more productively. Without the Insure Montana Program we would not have been able to offer insurance or compete in our industry. This program has given us the ability to continue to do what we enjoy and stay healthy while doing it. Again Miriam, I thank you for being such a great advocate for small businesses in Montana. Without your dedication and support, there is no doubt we would be like so many other small businesses in Montana struggling to achieve the American dream.

Sincerely,



January 26, 2007

To whom it may concern:

My husband and I have owned our small business since Feb. 2004. We bought into a store in Pocatello, ID with a partner and then moved to Billings, MT in 2006 when we purchased our own store. We are elated to have our own business and be our own boss and we have many dreams and goals that we would like to accomplish for ourselves.

When we were making the initial decision to purchase our business we considered many things, including the aspect of leaving the corporate world and being able to afford the risks a small business could incur. We decided that we were willing to take that risk and made our move. We thought we knew what we were getting into but we were handed many surprises. One of which was the huge cost of health insurance. We had left the comfort of our benefits with my husbands' corporate job, which allowed us to care for our children and ourselves without worry. After purchasing our business we found that we could not afford even a portion of the coverage we had. Our policy was basically a "what if" policy that would help in a catastrophe or major illness. However, we could not even take our children in for well baby check ups and had to rely on the state for assistance with immunizations, birth control and other every day costs of medical care. Our initial feelings at being small business owners were full of discouragement and frustration fueled by such costs and a lack of security.

After two years in Idaho of "getting by" in our partnership, an opportunity opened in Billings for us to have our own store. We made the move, which voided our policy, and again I began the process of discovery into the world of insurance. With the help of a very knowledgeable and dedicated insurance agent I was introduced to the Insure Montana program. From the beginning I questioned whether this policy was for real, because of the affordable cost and the outstanding coverage it provides. I was excited to be approved and receive our insurance quotes and assistance information. This program is a huge blessing for our family and in just the four months we've been covered; it has proven to be affordable, useful and important to keep us going towards the goals and dreams that we have as small business owners. I'm so happy and excited to be a part of it but more importantly I'm truly grateful to be able to offer these benefits to our great employees.

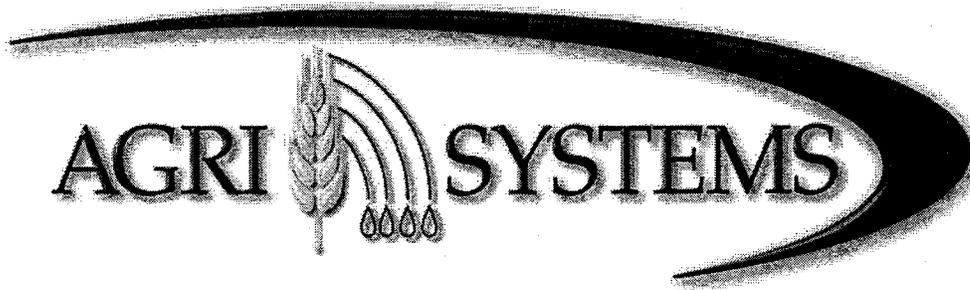
Currently we have two employees that are covered and one whose coverage will begin in February. All three employees are young women one with a husband and young daughter, another with a husband who is a student and the third who is no longer eligible for her parents insurance program. Prior to this program their options for insurance coverage were as bleak and frustrating as ours. As we did, they were either paying very high premiums for minimal coverage or just going without insurance altogether and taking a very risky chance. This program helps them to care for their families and themselves by giving them options and affordability. If it weren't for this program none of us would have the coverage that a young family truly needs.

As employers this program has also helped us be competitive in finding quality employees who are reliable and dedicated. Because we are a small business we can't afford high wages and although we are competitive with wages in our market this insurance program adds an additional incentive for people to work for us. It helps us keep the cost of "high employee turnover" down.

Thank you so much for passing legislation to create this wonderful program. It truly is a success for our employees and us and is necessary to the small business community. We appreciate the opportunity to take advantage of this program and ask that you continue your support of Insure Montana as well.

Sincerely,

Susie Layton, Owner of Great Harvest Bread Co.



1300 MINNESOTA AVE BILLINGS, MT 59106
406.245.6231 406.245.6236
WWW.AGRISYSTEMS.NET

January 26, 2007

Miriam Perez
Western States Insurance
2180 Overland Ave
Billings, MT 59102

406-656-9800
Fax-656-1199
mperez@wsi-insurance.com

RE: Montana HOUSE BILL – INSURE MONTANA LEGISLATION

Dear Miriam:

Thank you for making us aware of the initiatives of our Montana Legislators to help small businesses in Montana with Health Care for their employees. We are excited to have affordable Health Insurance.

In brief, our company's experience with Health Care:

Agri-Systems has been an operating and marginally successful business for 35 years. For most of those years, neither the company nor the employees could afford Health Insurance.

In 1999 our staff rose to levels that made a group health care plan cost effective for Agri-Systems and its employees – moreover, we were actually providing a savings to our employees for Health Coverage over what they could find on their own.

By 2003, our group had decreased in size and health costs had risen at the same time. Our group plan no longer provided cost effective coverage for Agri-Systems employees. In a poll of our employees, we found that if we renewed in 2003, there would be almost no one using the plan.

Since that time, Agri-Systems has operated without the benefit of a group health care plan for its employees. This situation is unfortunate, and we would certainly consider any possible alternative to help our employees with Health Care Coverage.

To that end, it is our sincere hope that INSURE MONTANA brings the small businesses of Montana one step closer to making Health Care for its employees a real possibility.

Sincerely,

Agri-Systems

A handwritten signature in black ink, appearing to read "Matthew Hamlin". The signature is written in a cursive style with a large, sweeping initial "M".

Matthew Hamlin
VP Sales

October 25, 2004

Miriam Perez
Western States Insurance
2180 Overland Ave.
Billings, MT 59102

Western States Insurance

OCT 27 2004

RECEIVED

Dear Miriam,

On November 1, 2004, Executive Cleaning Co., Inc. will terminate our Blue Cross Blue Shield health insurance coverage. Due to a 61% increase this year and over 60% increase the two previous years, we cannot sustain that kind of increase.

For years I took pride in the fact a janitorial company in Billings was able to offer health insurance. Now with humility I have to take it away from my employees.

Sincerely,



Scott R. Smith
President

RECEIVED
BILLINGS DISTRICT OFFICE

OCT 27 2004

BLUE CROSS and BLUE SHIELD
OF MONTANA