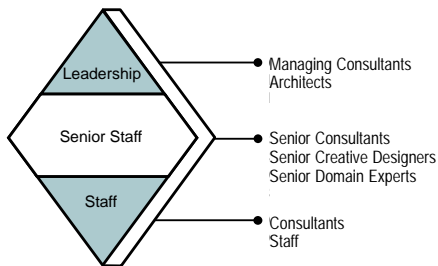


▶▶ ABOUT TERRACE

Terrace Consulting brings together the very best people, processes and tools to build cost effective eBusiness solutions. We focus these critical resources on two consulting practice areas: e-Commerce and Insurance Solutions. Our focus allows us to deliver the best services for projects.

▶▶ OUR PEOPLE

Terrace staffs our projects with the highest quality people with the latest technical certifications. We have built our organization utilizing a "Diamond" staffing model. A Diamond model places emphasis on building an organization with a greater percentage



of senior resources. We have found this model to benefit customers in a variety of ways: it reduces risk on projects, it decreases "mentoring", and it delivers higher competency to accelerate project completion.

▶▶ OUR PROCESS

Terrace Believes in leveraging previous project work and practices. We collect and maintain reusable intellectual property in our solution repository: The Terrace ProcessGuide™. The Terrace ProcessGuide™ is a structured information resource that documents the approach, activities, deliverables, and management for a broad variety of consulting solutions. As a result, we execute projects faster with higher quality, lower costs, and minimum risk.

▶▶ OUR TOOLS

Terrace accelerates our projects by utilizing package technology solutions and tools. We believe that it is important to deliver deep expertise in a focused set of technologies to ensure that our solutions are designed, developed, and implemented with speed and elegance. Our staff maintains on-going competencies in each of these technologies through a blend of technology partnerships, exam based certification, internal training, and early adoption of new technology releases.

▶▶ HISTORY and VISION

Technology today provides amazing opportunities to change the way business operates. We believe that companies that leverage technology to accelerate commerce and streamline business processes will excel. Our mission is to provide the people, processes, and tools to deliver these solutions. Terrace began in 1993 by providing custom application development services that were strategic, fast, elegant, capable, and impactful. Our focus was to deliver client-centric solutions that provided business benefit through streamlined service, expanded information, and cost reduction.

Since 1998, Terrace has been leveraging Internet technologies to extend business processes to access new markets, eliminate

intermediation, and reduce costs. Today, Terrace is premier resource for the design and development of e-Commerce and Insurance solutions. Our long record of successful projects is reflected in our selection as a Gold Certified Partner by Microsoft. Our superior staff, ProcessGuide™ practices, in-depth tools, skills, and support services make us a unique "one stop shop" for e-Commerce and Insurance.

The new millennium and the demanding economic environment coincide with a revolution in the way the world does business. Organizations that use technology to produce an immediate ROI and accelerate business processes will strengthen their franchise and deliver value to their customers and partners.





CLIENTS

e-Commerce Solutions

Aon Services Group
Auto Insurance Specialists
BeneFits Cosmetics
California Bankers Association
Comac, Inc
DHC Cosmetics USA
DisCopy Labs
Equilibrium
eShipServices
FamilyWonder, Inc.
Federal Home Loan Bank of San Francisco
GarmentTrade.com
Hooks Design + Architecture
Legal Community Against Violence
LendX.com
Microsoft Consulting Services
Orchard Supply Hardware
Pacific Nurseries
Satellite Dialysis Centers, Inc.
U.C. -Continuing Education of the Bar
WorldGroup Consulting, Inc.

Insurance Solutions

American E & S
Aon Services Group
Aon Specialty Re, Inc.
ATRIS Insurance Brokers
Auto Insurance Specialists
Burns & Wilcox LTD
California Insurance Group, Inc.
Camico Mutual Insurance Company
Crump Insurance Services
General Reinsurance
Heath Group
Maxson Young Associates, Inc.
Puget Sound Underwriters
Sherwood Insurance Services
Stewart Smith Group
Superior Access Insurance Software
Swett & Crawford Underwriting
Wexford Underwriting Managers, Inc.
Willis Corroon Corp
Woodruff-Sawyer & Co
WorldGroup Consulting, Inc.

Other Technology Solutions

Atmel Corporation
Bank of America
Bechtel Corporation
Campaq Computer
Countrywide Mortgage
Eidos Interactive, Inc.
Federal Home Loan Bank of S.F.
Genentech, Inc
Heald Colleges
Hewlett Packard Co.
Kaiser Permanente
Levi Strauss & Company
Microsoft Corporation
New United Motor Manufacturing, Inc. (NUMMI)
Pacific Dental Benefits
Paradigm Health Corp.
Radford Associates
SchoolPop, Inc.
SKYY Spirits, Inc.
Southern Wine & Spirits of Northern California
United Behavioral Health, Inc.