EOE-7

Refer to Section B-4.

The Company did not provide responses for Section B-4. Please provide responses to all parts of Section B-4 of the Application including;

a. For every customer, does M&L solicit bids from every supplier with which it has a contract?

Yes. When entering a new territory, M&L initially solicits bids from each supplier with which it has a contract. After reviewing pricing and determining whether a particular supplier is not competitive in that area, M&L generally no longer requests bids from that supplier for similar opportunities. Going forward, M&L solicits bids from suppliers that have demonstrated competitive pricing for the applicable territory and product.

b. If no to a, how does M&L select which suppliers it will solicit? Please see response to subsection (a).

c. If no to a, on average, from how many suppliers does M&L solicit bids for each customer? On average, M&L solicits bids from approximately three suppliers for each customer.

d. Does M&L solicit bids from any supplier with whom it does not have a contract? No.

e. Please describe the process M&L employs once it receives offers from suppliers for a particular customer, specifically noting if M&L provides the customers all offers or selects the one(s) it determines is best for the customer (if the latter, what factors does M&L use to determine the "best" offer?).

M&L reviews the offers to confirm that the bids include the same components, cover the same product, and can be compared on an equivalent basis. M&L then identifies the lowest-priced offer and presents that option to the customer. If M&L believes an index-based contract may be appropriate for a customer, M&L discusses that option with the customer, explains the advantages and disadvantages compared with a fixed-price product, and allows the customer to make the final decision.

f. Does M&L note or in some way bring to the customer's attention its respective commission rates within the bid results provided to the customer? No. Please provide an example of the bid results provided to customers noting M&L's commission rates, if applicable. Not applicable.