



August 22, 2007

The MIHI Group
10 South Front Street, Suite 310
Belleville, ON
K8N 2Y3

Dear Cheryl,

Participating in the BSP Program has been a rewarding experience. It has proven to be a valuable tool for understanding the dynamics within the brokerage in regards to current process.

What BSP allowed us to see was where our brokerage really excelled, enabling us to focus our energies on areas where we required some improvements. The Broker Shield project sheets have been a great tool to systematically approach all issues in manageable pieces, without interfering with our day-to-day responsibilities.

We have been pleasantly surprised by the results of the program. Many of the recommended policies we had already been following, so it was a great reassurance for us that we were already on the right track. Taking the time to correct all our policies and procedures that could potentially expose the brokerage to potential E&O claims has been worth the effort.

Regards,

A handwritten signature in blue ink, appearing to read "Myron Kuepfer", with a long horizontal flourish extending to the right.

Myron Kuepfer
Riders Plus Insurance