

George C. McCarter, President
Tel: 905.575.6809 x141
Cell: 905.869.6000
gmccarter@pearsondunn.com

February 26th, 2009

RE: Personal Recommendation - Cheryl Haydock

Cheryl Haydock brings experience and objectivity to her role as an operational consultant for insurance brokerages. Her ability to work “on” our business not “in” our business gave both managers and employees a fresh perspective on the increased efficiency arrived from MIHI’s CLIPS and PLT programs.

Cheryl blended into our organization with ease and quickly earned the needed respect of everyone to successfully bring needed change to our operations. She consistently exceeded our expectations!

Through the implementation of both the CLIPS and PLT programs, we have been better able to manage consistent workflow structures within both the commercial and personal lines departments.

Although staff initially was hesitant to adapt to change, Cheryl was able to motivate them with an enthusiastic approach, encouraging them that they would be happy with the results. With the workflow process and structure around focus days and a proactive approach to renewals, the staff has successfully adapted to the new processes implemented. Their feedback has been a positive approach to managing their workflows and clients in a more effective manner.

Sincerely,

PEARSON DUNN INSURANCE INC.



George C. McCarter, B.A., CAIB, CIB
President

GCM/gi