



December 4, 2006

Dear Justin,

I would like to take an opportunity to thank you for the delivery of the CLIPS program.

With 14 offices and over 20 Commercial Service Brokers, it is difficult to implement structure and make it stick. However, we have been pleasantly surprised by the take up of the CLIPS program by our CSBs. The structured focus days and the creation of a proactive renewal workflow has freed myself and my team to gain insight into the day to day activities of our employees and in particular, the renewal process.

I have personally heard feedback from producers, clients, CSBs and underwriters, all of which indicates that we are now able to manage renewals proactively instead of reactively. I feel this will have a big impact with clients (seeing them early and often), producers (ensuring that we have up-to-date information prior to renewal) and our markets (ability to demand more from the markets and get documents on time.)

I am more than satisfied by our decision to go forward with CLIPS and am confident that the program will only gain more traction as we move forward with your company.

A handwritten signature in black ink, appearing to read "Duncan Craigie", with a long horizontal flourish extending to the right.

Duncan Craigie
Vice President, Sales & Marketing
McFarlan Rowlands Insurance Brokers Inc.