



August 9, 2010

To Whom It May Concern:

Re: MIHI PLT program and Cheryl Haydock

We have recently begun the transformation of our operation to excel in all of our internal processes and procedures. To aid us in facilitating a process review, we contracted with MIHI to help us to examine our Personal Line operation.

In our initial meeting with MIHI, they informed us that they could complete the review including a comprehensive set of recommendations, protocols and procedures and the process would take four days to complete. Admittedly we were skeptical but decided to proceed.

It was an absolute pleasure to work with Cheryl through the process. Cheryl is very knowledgeable regarding broker functions and works very well to maintain focus throughout the review. Cheryl has helped us to organize everybody's desk in an identical fashion, streamline processes and implement quick fixes which gained buy in from our team. When she left at the end of the four days, she had completed the review, involving our staff through the entire four day process; we had a procedure guideline, protocols for work activities and several recommendations for implementation. Cheryl met with our management team each day to review progress and ensure support in order to achieve success.

Subsequently we have fully implemented the MIHI PLT protocols and are in a position to track individual work habits and make alteration to future improve our efficiency. We believe that the MIHI PLT program will give us a strategic advantage to achieve operational excellence and a preferred customer experience.

We are definitely satisfied customers and plan to brig MIHI back later this year to review the Commercial Lines CLIPS program.

Yours truly,

A handwritten signature in purple ink that reads 'Wendy DaSilva'.

Wendy DaSilva  
CEO