



SUITE 600, 1000 CENTRE STREET NORTH, CALGARY, ALBERTA T2E 7W6
TEL. (403) 296-2400 FAX: (403) 296-2439

November 29, 2006

The MIHI Group
Suite 301, 10 South Front Street
Belleville, Ontario
K8N 2Y3

Attention: Liz Saunders

Re: Testimonial

"CLIPS staff spent a week assisting our small business department to implement the CLIPS Program. The feedback from our staff has been universally positive both during and in the weeks after. The increase in productivity seems to be immediate as we have observed that the number of past due abeyances has decreased and the items processed have increased since then. The impact on morale was very positive. We would not hesitate to recommend the CLIPS Program to any broker except to any of our competitors!"

Sincerely,

A handwritten signature in blue ink, appearing to read "WBR", is written over the word "Sincerely,".

W. Bruce Rabik, MSc., BComm., CIP
Chief Operating Officer
Rogers Insurance Ltd.