

Whitley Financial Services

O/B Doug Whitley Insurance Brokers Limited

• Insurance • Investments • Wealth Management

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22 November, 2006

Mr. Justin Porter
The MIHI Group
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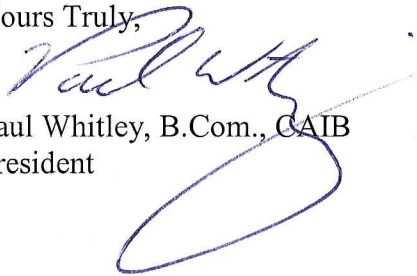
Dear Justin:

Just a quick note to thank you and Sandy for the excellent training that you conducted at our brokerage. The CLIPS process has standardized the workflow in our offices and really helps our staff stay on top of renewals and endorsements. Producers are now in the habit of updating client files within sixty days of the renewal date, which cuts down on re-work and projects a more professional image to customers.

Even some our seasoned veterans have come to realize the benefits of the CLIPS process and are now working from clean desks in a more organized and relaxed fashion. Now that our back office is in much better shape we can now put more emphasis on business development.

Unlike many other training programs, the live hands-on CLIPS approach both forces and reinforces positive change. We have definitely benefited from the training and look forward to working with MIHI on other initiatives.

Yours Truly,


Paul Whitley, B.Com., CAIB
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