

*M. Edward Powell Insurance Brokers Ltd.*

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Established since 1954

April 25, 2013

Mr. James M. Grant  
Signature Risk Partners Inc.  
21 Price Street  
Toronto, Ontario  
M4W 1Z1

Dear Jim:

Just a quick note to let you know that we are very pleased with your golf program. The wording is excellent.

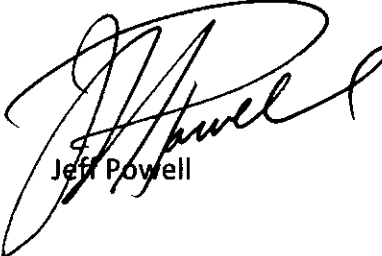
Also, the service from your staff has been excellent, and the "niche" knowledge is great to have as a resource.

I am very happy to see the risk management initiatives that you have undertaken in support of the program.

Keep up the great work.

Yours truly,

M. E. POWELL INSURANCE BROKERS LTD.



Jeff Powell

JP:at