

April 23, 2009

Signature Risk Partners Inc. 40 King Street West Suite 3100 Toronto, ON M5H 3Y2

Dear Sirs,

The Precept Group has been extremely happy with our relationship with Signature Golf.

Your underwriter is very knowledgeable and has been very helpful in handling any of our questions.

We have had a great response from our clients regarding the Golf Club Safety Manual. It provides great risk management solutions in a variety of areas for our Golf Club owners.

We look forward to many great years ahead as partners in the Signature Risk Golf Program.