



September 21, 2001

TO WHOM IT MAY CONCERN:

On January 1, 1986 we implemented our first employee benefit program utilizing the services of Mr. Simon Sabat and The Consulting House. We continue to use their services today.

Over the past 15 years we have enjoyed our relationship and Aurora Quarrying Limited has benefited from The Consulting House funding and benefits strategies.

During this period Simon Sabat was able to introduce a "Modified Retention" funding arrangement with our carrier. Under Modified Retention there is an opportunity to benefit from those periods when claims costs have been below premiums earned but to stop loss those periods when claims have exceeded premiums. The benefit is in the form of a partial return of the premium – claims paid surplus.

This arrangement benefited Aurora Quarrying Limited in several years and may be of benefit to your company. Ask Simon to explain the arrangement to you.

Similarly, we have no hesitation in recommending The Consulting House as they have proven over the years their professionalism, integrity and loyalty to their clients.

Yours truly,

AURORA QUARRYING LIMITED

S.D. Anderson  
Vice President of Finance

SDA:mh

cc: D. Goode  
File  
Chron

