



WINFAIR HOLDINGS LIMITED

September 18, 2001

To whom it may concern

Over the past 11 years, we have had the pleasure of working with Simon Sabat of The Consulting House. Simon he has been ably assisting us with the effective management of our program. Simon kept our premiums as low as possible over the years by negotiating our renewals and shopping the market for us whenever it was necessary. As a result we changed our carrier once only over this duration.

When we acquired or sold some of our businesses, The Consulting House provided us with the excellent support that is needed at such times. He even worked directly with our lawyers to ensure the smoothest transfer of benefits either way.

Throughout our association, he has exhibited the highest levels of professionalism, dedication and integrity. Furthermore, when any questions or unusual situations arise, we know that we can depend on him for prompt, personal attention.

In view of the above and what he has accomplished for our company, I believe that it may be worthwhile for you to explore the possibility of benefitting from his considerable experience, skill, and professionalism.

Winfair Holdings Limited

Clinton Yuen
Vice President