



Mr. William Blanchfield
E & K Agency, Inc.
Victoria Commons
613 Hope Road
Eatontown, NJ 07724

Dear Bill:

I wanted to take this opportunity to thank you and the E&K Agency for your help and unwavering support in the aftermath of our December 19, 2007 fire.

Too often in the business world we tend to go through our tasks with scant appreciation for the jobs others do for us. I have always valued the services that your company provides, but never gave much thought to the mechanics and professionalism that you bring to the job. Frankly, I was content to get competitive pricing and responsive service for our insurance needs. It was only after a catastrophic fire that I learned how truly important it is to have the right agency and companies involved.

In many ways the fire that destroyed our office was a great learning experience. I can remember watching the building fully engulfed as we stood in the frigid December night, thinking 'what the hell do I do next?' Sometime after midnight the fire was brought under control and I called your office and left a message. I sent my people home with instructions to be back at 6AM. I didn't get a lot of sleep that night wondering about our coverage and how we would finance the rebuilding process.

After borrowing a friend's camper we started making phone calls. The sun was barely up and you walked in with copies of our policies and a box of coffee. You went over line by line where we stood and assured me that we would have funds in our hands in short order to begin the rebuilding process. Less than 12 hours after that midnight call, the carrier authorized emergency disbursement and named their adjuster.

I was pleasantly surprised when the adjuster called and mentioned that he knew and respected you. He indicated that he had not seen the coverage's yet, but reassured me that you were among the best in your profession. His words were something to the effect that "you made the right choice in agents, now concentrate on rebuilding your business."

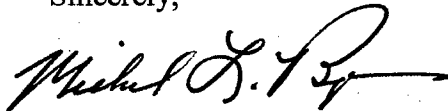
The process of rebuilding was daunting and you were there every step of the way. Our \$1.66 million dollar claim was completely settled in less than nine months and we never had to touch our cash reserves. Today we have a state-of-the-art facility that replaced our old facility. The process of rebuilding proved to be physically and emotionally draining, but in the end it was an uplifting experience. Our people, yours and mine, were nothing short of magnificent.

As I look back on our fifteen-plus year relationship, I am struck by how many times you and your company went out of their way to help us with claims, advocated for better rates and made sure that our policies adequately reflected the correct values. I am approached constantly by other agencies seeking our work. I politely decline each overture because I know that I am working with the best professionals in the game.

Vince Lombardi once said that in successful organizations "you don't do things right once in a while; you do things right all the time". The E&K Agency embodies that sentiment every day and I am thankful that we work with you and would recommend you heartily.

Thank you again—

Sincerely,

A handwritten signature in black ink, appearing to read "Michael L. Bergen". The signature is fluid and cursive, with a long horizontal stroke at the end.

Michael L. Bergen
President