



March 27, 2008

Universal Bluepoint Corporation Insurance Services  
360 North Sepulveda blvd, suite 1085  
El Segundo, CA 90245

Dear UBC,

We have been your client for quite some time now, and are very pleased with the outstanding job your firm has provided.

When we first met, your firm was able to get us a more complete benefits package and save us a tremendous amount of money, that helped contain our cost for over 4 years.

Every year, your firm does a quarterly audit on our benefits, and updates us on all the changes in this industry as well as informs us about new options. This year and even before our renewal, your firm was able to come up with a better plan and still manage to contain our cost.

Insurance is one expense I don't have to worry about anymore!

I must also admit that everyone I spoke with at UBC is very professional. I appreciate how dedicated and well informed your staff is. I am pleased to be working with your firm and will make sure to recommend your services to everyone I know.

Sincerely,

A handwritten signature in cursive script that reads "Warren Squyres".

Warren Squyres  
RAMCO Specialty Products, Inc.  
*President/CEO*