



September 4, 2006

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

Dear UBC,

I wanted to thank you for your firm's wise counsel. You saved us 45.68% by using your expertise and strategies. We were being overcharged year after year until we met your brokers.

Our staff is thankful for UBC's ability to get us a richer benefits package, and helps us battle the rising cost of health insurance.

Your brokers and support staff have been wonderful. I will be sure to recommend your services to all of my business associates and friends. Thanks again for all your help.

Sincerely,

A handwritten signature in blue ink that reads "Scott McColgan". The signature is written in a cursive style with a large initial "S".

Scott McColgan
Owner