

SLOANE, OFFER, WEBER AND DERN, LLP

ATTORNEYS AT LAW

9601 WILSHIRE BOULEVARD, SUITE 500
BEVERLY HILLS, CALIFORNIA 90210

A.J. BRANDENSTEIN
WARREN D. DERN
HARRIS HARTMAN
ROBERT D. OFFER
JASON C. SLOANE
LINDSEY M. STRASBERG
DAVID E. WEBER

TELEPHONE:
DIRECT DIAL:
FAX: (310) 248-3515
E-MAIL: WARREN@SOWDLLP.COM
FILE NO

March 26, 2007

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

Dear UBC:

We are very pleased with the new employee benefits plan that you provided us. Our partners, as well as our entire staff enjoy the fact that they can keep their same doctors and get even richer benefits than they had before.

In addition to enjoying better benefits, your firm saved us 12.39% on our healthcare cost.

The advantage of using a full service consulting firm with a team of analysts versus a regular broker has been a great benefit to our company.

Thank you for all your hard work and diligence. Your organization is extremely impressive.

Very truly yours,



WARREN D. DERN

WDD:sd