



November 3, 2005

**Re: Group Home and Auto Insurance for Clients of Integratis**

Dear Client,

It is with great pleasure that I announce the introduction of a Personal Insurance Group Plan for the employees of ***The Integratis Group of Companies***. This Group Plan will allow the individual employees of your company to **take advantage of the group buying power of all the Integratis companies**. The types of insurance policies that will be available include auto, home, boat, cottage and recreational vehicles.

I am sure you will have some questions about how this will work, so let me try to anticipate some of them. Firstly, you should understand that this is completely voluntary. No minimum participation of your employees is required in order to be eligible for the benefits. Secondly, each of your employees will be making contact with Carruthers Nicol Insurance & Investments Inc. directly. CNII have been chosen to handle all of the quote and policy issuance. They are an Insurance Brokerage who has been involved with this type of employee group insurance program for many years. As the employer, you have no involvement whatsoever with respect to the administration of the program or your employees participation. In consultation with CNII, ING Novex Insurance Company has been selected to underwrite this program. ING are the largest Property and Casualty Insurer in Canada. Once again you will have no direct involvement with them, as that responsibility will rest with CNII.

The decisions that we will need your feedback on, relate to how you wish to introduce this benefit to your staff. Many options exist in this regard, some of which include bulletin board posters, payroll envelope brochures, on premises presentations (where warranted) and direct contact from a CNII staff member. We want to tailor our approach to your staff to suit your wishes. We have enclosed a copy of the brochure for your review.

One important aspect that we want you to understand is that this type of program does not assure that all of your employees will be acceptable. Individual underwriting takes place in the same way it would when we contact any insurance provider for a quote. Things like driving record, loss history, construction details, etc. are important factors to the acceptability of the risk by the insurance carrier. The program does have a broad base which will fit for most people, but exceptions will exist. That is why it is important that your staff understand that you are facilitating this group through your participation, but you have no direct involvement in the process. They must make an informed decision to come on board after having completed due diligence with a licensed broker from CNII.

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Please do not hesitate to contact me or Bob Nicol, President of Carruthers Nicol Insurance & Investments Inc. so we can respond to any additional questions, concerns or thoughts you may have with respect to this new opportunity that exists as part of the Integratis Group.

Sincerely,

Ian S. Brown, President  
Integratis Benefit Solutions Inc.