



July 14, 2005

I'd like to make a point

Dear Client:

Why a piece of gum?

There is really only one distinction between a piece of chewing gum today and the very same item 10 years ago . . . the price! What you get is simply a new price tag for the same old piece of gum.

You might ask: "But what does this have to do with business insurance?"

. . . **my point is this:** Many businesses like yours are only receiving a **new price** for an **old policy** when it comes to your property and liability insurance. You may not be properly protected in the event of an unexpected loss . . . and you're likely paying more premium than you need to!

Over the years my clients have asked on many occasions to be referred to a reputable commercial insurance broker. Until recently, though, I have not been comfortable with offering this as a value-added service to my clients. I would like to take a moment to introduce you to Rob Cordell, whose approach to the general insurance business is very unique.

Rob's specialty is showing clients how to **dramatically reduce** their annual insurance expenditures. His personal focus is on manufacturing, including those with significant volumes of U.S. and international sales. He challenges clients to "think outside the box" and re-examine how they manage risk. He doesn't just "quote the price".

Unless you indicate otherwise, I'll have Rob contact you over the next few weeks to determine if you'd be interested in a **second opinion about your business insurance.**

Thank you for your time.

Yours sincerely,

INTEGRATIS BENEFIT SOLUTIONS INC.

Ian S. Brown
President