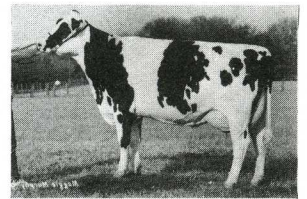


North Florida Holsteins
Registered Holsteins



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May 2, 2007

To Whom It May Concern:

We have carried our workmen's compensation insurance with Florida Insurance Consultants since 1991. From our experience with prior carriers, we have seen a tremendous increase in professionalism. These folks are in it for the long haul. Not only current needs are managed, but structuring for the future is made a priority.

In the period from 1991 to present, the number of employees has ranged from a low of 70 to a high of 110. The net effect of Florida Insurance Consultants efforts has added hundreds of thousands of dollars to our bottom line.

It is with full confidence that I recommend them to my friends.

Sincerely,

Don Bennink