

July 1st, 2008

Re: CMR & Associates, Inc.

Dear Sir/Madam:

Natixis was experiencing difficulty in filling our Professional Liability coverage gaps and finding an insurance company willing to underwrite our overall operations. Additionally, we were searching for an independent counsel to advise us about how to work with a very complicated industry, the Property/Casualty industry.

Acting in a non-brokerage capacity, and at very reasonable cost, CMR audited our 10-year old brokerage relationship and results were dramatic. CMR uncovered significant coverage gaps and deficiencies in our Professional Liability program and made us aware of premium overcharges in other policies.

Making us aware of these deficiencies in our insurance program was a very enlightening experience and these areas of coverage deficiencies were corrected. We continued with our relationship with CMR as our outsourced Risk Manager to ensure successful placement of a new Professional Liability policy and implement other changes. As part of their services, CMR reviewed our entire Property/Casualty portfolio and was able to reduce our expenses in excess of \$100,000 each year over the past three years with improved coverage and brokerage servicing. Also, dramatic reductions were secured in Workers' Compensation premiums.

We would highly recommend CMR to any corporation seeking independent counsel on their insurance portfolio and clients who want access to CMR's database, The CMR Database®.

Sincerely,



Larry Lorber
Managing Director