

June 20, 2008

David Dybdahl, CPCU, ARM, MBA
American Risk Management Resources Network, LLC
7507 Hubbard Ave, Suite 204
Middleton, WI 53562

Dear Dave,

Thank you for the tremendous job you did placing our liability and pollution insurance. Not only did you place our policies within 48 hours of our first call and help us get far better coverage but, incredibly, you also saved our franchise \$40,000 – \$50,000 per year!

During 2007 we incurred costs of \$53,000 for liability insurance and \$18,000 for pollution insurance (total = \$71,000). To make matters worse, our liability carrier for over 25 years decided to drop us, even though we had not had a claim in several years. After two months of trying to place us with a new carrier, our Long Island agent still didn't have a firm quote, but he did assure us we would be paying 30-50% more for liability insurance with any other carrier.

Thankfully, just before our insurance expired I called you to inquire about the new Alacrity insurance program. I still can't believe it, but you were able to get us a combined pollution and liability insurance policy for under \$50,000. I never thought I would see the day that my insurance costs actually decreased!

Thanks for everything.

Best regards,



Mark Gunthner
PDR of Long Island