



INSURANCE SERVICES, INC. April 7, 2009

Mr. David Dybdahl CPCU, ARM, MBA  
American Risk Management Resources Network, LLC  
7507 Hubbard Ave., Suite 204  
Middleton, WI 53562-4061

Re: Continuing Education Seminar  
Mold, Bacteria & Pollution Exclusions

Dear Dave:

On behalf of the entire R&R organization, I would like to express my thanks for your time and talents so graciously shared with us today. 43 agents acquired more knowledge in 2 hours than they could have imagined. Your knowledge and experience will help us to grow as an organization, as well as individually.

The knowledge we have gained concerning environmental issues today will greatly help our customers from suffering financial ruin, as well as protect us from potentially devastating E&O claims.

We thank you for your offers of assistance in whatever questions or problems may arise, and for helping us to find solutions. We look forward to working with ARMR in the future.

Sincerely yours,

A handwritten signature in cursive script, appearing to read 'Julie Liebelt', is written over a light blue horizontal line.

Julie Liebelt CPCU, CIC  
Commercial Services Director  
R&R Insurance Services, Inc.