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AJP/PJ
13 May 2005

M & DH Insurances Ltd
Emerald Court
Pilgrim Centre
Brickhill Drive
Bedford
MK41 7PZ

For the attention of Mr. T. Wronek

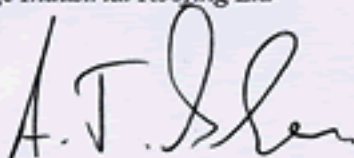
Dear Thadd

Re : Contractors All Risks Insurance

We write to thank you for your services provided to ourselves this year.

We have found your service to be prompt, informative and efficient delivered with a professionalism sadly lacking generally in the insurance business. We will not hesitate to recommend your services to other companies.

Yours sincerely
Wedge Industrial Roofing Ltd



A.J. PARKER
Director