

HUGH WOOD CANADA LTD.

INTERNATIONAL INSURANCE BROKERS
A MEMBER OF THE H.W. INTERNATIONAL GROUP

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March 31, 2008

To valued clients of Harold J. Mitchell Insurance Ltd.

The principals of Harold J. Mitchell Insurance Ltd. ("Mitchell") and Hugh Wood Canada Ltd. ("Hugh Wood") are very pleased to announce that the Mitchell business and staff will join forces with Hugh Wood with effect from March 31, 2008 and operate from Hugh Wood's offices in north Toronto (On Yonge St, just south of Highway 401).

Doug and Linda Mitchell are pleased to see the business that they have capably operated for many years will continue under the management of Hugh Wood. Anick, Oksana and Rita have joined our team. Doug and Linda will remain involved with the business.

Hugh Wood Canada Ltd. is a member of the HW International group of companies that operate in principal centers around the world through an expanding network of offices. Hugh Wood has access to a substantial range of insurance markets both in Canada and worldwide providing an even greater range of insurance products for the customers of Harold J. Mitchell Insurance Ltd.

We at Hugh Wood would like to extend a warm "welcome" to you and invite you to contact us for any questions or concerns you may have about your insurance needs.

Our address and telephone/fax numbers are provided in the upper right corner of this letter.

We look forward to serving you!



Doug Poole
Chief Operating Officer
Hugh Wood Canada Ltd.



Doug Mitchell
Principal Broker
Harold J. Mitchell Insurance Ltd.



HAROLD J. MITCHELL INSURANCE LIMITED



OFFICES: LONDON, NEW YORK, PHILADELPHIA, PARIS, COLOGNE, ROTTERDAM, MADRID, MELBOURNE