

Corporate Office

10150 York Road, 5th Floor Hunt Valley, MD 21030 (800) 366-5810 or (410) 828-5810

Fax: (410) 828-8179 www.allrisks.com

November 21, 2006

Mr. Avish Parashar 2801 Pennsylvania Avenue, A205 Philadelphia, Pa 19130

Dear Avish:

We're so pleased you were able to kick off our 2 day Underwriter Meeting last Sunday evening. It set a great tone and energy level for the next 2 days of technical training and meetings. During those next 2 days many people were using the terms and concepts you presented to us about change and how you choose to respond to it as well as the importance of having fun while you work. You gave us all a new, fun language with which to communicate and we had fun using it! One participant wrote on their evaluation, "...normally motivational type speakers bore me to tears. Avish was far from boring and really drove home his points in a fun way that I will be sure to remember. Throughout the seminar we were all quoting his speech..."

In our work lives we experience changes on a daily basis and your presentation reminded us that everyone else does too. Your presentation reinforced the most important aspect of change which is how you choose to respond to it — and that it really is about choice. When a co-worker starts to get frustrated about something one of their team mates rings the imaginary bell and we observe a noticeable change in attitude and approach to the situation. Thank you for leaving us with that gift!

Sincerely,

Sharon S. Denzler CPCU, CIC, ASLI

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