

Thursday, April 10, 2008

To Whom It May Concern

Dear Sir/Madam

Since forming the Marine & Logistics division of Lumley in July 2006, we have worked closely with Mike, Tim and Steve at Australian Risk Applications (ARA) and have had extensive business dealings with the ARA team.

There is little doubt that ARA offers expert and specialised advice in the area of marine and transport risks and there are relatively few brokers within Australia that can offer expertise in such a niche area of the insurance industry. The team at ARA has always acted professionally, with integrity and with a high standard of ethics, attributes that we regard as fundamental to any mutually beneficial and long term business relationship.

Yours faithfully



Robert Hammersley  
**National Manager  
Marine & Logistics**



Neil Hiller  
**National Manager  
Marine & Logistics**