

24 April 2008

To Whom it May Concern

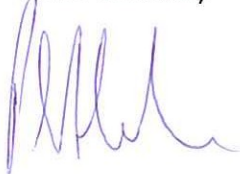
We are a large worldwide exporter of pipfruit and other horticultural products. Australian Risk Applications approached us a few years ago offering alternative methods of marine insurance more suited to the risk profile of the Group. This insurance resulted in substantial cost savings without compromising the level of assurance required.

In contrast to other brokers, Australian Risk Applications specialise in the area of marine insurance and provide prompt expert advice without the need for lengthy consultation and investigation.

A recent large insurance claim was dealt with efficiently and effectively with funds received sooner than expected.

They provide an expert professional service and I strongly recommend them to other potential customers.

Yours sincerely



Paul Alston
Chief Financial Officer