

Letter of Recommendation
December 1, 2009

To Whom It May Concern:

It is with great pleasure that I provide this letter of recommendation for the services of Dave Patriarche of Mainstay Insurance.

My association with Dave first began in 2005 when our U.S. based company opened an office in Mississauga, Ontario. As the Human Resource Director, I was charged with implementing a comprehensive benefit plan for our Canadian employees that most closely matched our existing U.S. programs. However, I had no prior knowledge or experience with Canadian benefits or Canadian Employment Law and therefore needed someone who could not only provide quality benefits for our employees, but also help me understand the complexities of Canadian law and how governmental programs would impact and integrate with our benefits.

I could not have found a better partner or consummate professional than Dave Patriarche. His combined expertise in U.S. and Canadian benefits, his unending patience and professionalism were invaluable to me during this process. Not only did he recommend a solution that provided us with top quality programs, but his ongoing guidance, assistance and top-drawer customer service served our employees well and kept me informed throughout our working relationship.

I can't say enough positive things about Dave. I have many years' experience in Human Resources and through the years have worked with a number of brokers. I can honestly say that I have never found a more professional, passionate and dedicated broker than Dave Patriarche.

I highly recommend his services and would be pleased to further discuss this with any interested parties.

Sincerely,



Jessica Yerby

Director of Employee Services
InCharge Institute of America, Inc.