

November 29, 2006

Mr. John Sileo
The Sileo Group
381 South Broadway
Denver, CO 80209


Dear John,

Please accept sincere appreciation from all of us at Murray Risk Management and Insurance for the outstanding job you did in delivering the keynote address on November 14 at our 17th Annual Risk Management Seminar.

There have been only positive remarks and thank you notes received from our clients and friends who attended. In fact, now more than two weeks later, someone stopped me on the sidewalk only yesterday to say that he has been thinking about the issues you introduced ever since your presentation. It was wonderful!!

As a small token of our appreciation, we are enclosing a set of beverage glasses, personalized for you and with the Murray logo etched into the bottom of the glass. May they serve as a reminder of the morning you spent in Lancaster County with us in November 2006!!

Very truly yours,



David E. Hosler, CPCU
Chief Operating Officer

DEH/mlo