

For the attention of Howard Cooke  
Alpha Insurance Brokers Limited  
Unit B4 Spectrum Business Centre  
Anthony's Way  
Medway City Estate  
Rochester  
Kent ME2 4NP

Your ref:  
Our ref: MB/FJL/11529-12  
Direct line: 01634 820525  
Please ask for: Michael Baillie

3 July 2006

Dear Howard

Thank you for your kind assistance with regard to the property of Mrs B at Gillingham.

It has certainly helped to remove a potential problem when Mrs B comes to sell her property.

I shall be pleased to recommend your services to other clients who have tricky insurance problems for it is clear that your approach to the matter and attention to detail would not have been generally available to householders and it is a matter of general concern that the insurance industry is taking a route of maximising their business income and probably leaving a number of householders exposed to risk which they can sidestep by claiming failure to disclose material information.

You have shown that "competitive" premiums and instantly obtained "cover" should not be the principal considerations in matters of this type.

Thank you.

Yours sincerely



Michael Baillie  
Stephens & Son LLP  
Partner