



Wednesday, May 13, 2009

Sean Mulcair & Ann Marie Gloutney
Gradient Solutions Mulcair & Gloutney Inc.
346 Sugar Bush
Hudson Qc J0P 1H0

Dear Sean and Annie,

Over the past two years, several of MIHI's products and services have been successfully implemented in our Montreal office. We began with **CLIPS™** in the fall of 2007, followed by **PLT™** in March 2008 and since last summer, we've been working through their Sales Force Management (**SFM™**) program. In 2009, we will be focusing on GSI's Shine on the Line program.

When I look back over the two years, the transformation of our procedures and practices has gone smoothly, and the results we were hoping for have been realized. These programs have helped us to implement a logical process that integrates our systems, our procedures and a renewed, clearer focus on customer service.

When **CLIPS™** was installed, Cheryl Haydock's knowledgeable and enthusiastic approach to transforming our Commercial Lines department was contagious. We've taken the basics introduced that week and used them to modernize our tried and true methods. The impact on the use of our Broker Management System has been the most significant. We further used the **CLIPS** processes as the foundation of our transformation to a paperless Commercial Lines office.

Annie came in a few months later with **PLT™**, and some much needed structure to our Personal Lines processes was introduced. It was worthwhile continuing along the same path as had been started with **CLIPS™**. Much of the same logic that applied to Commercial Lines also applies to the Personal Lines processes.

With an organized and standardized way of processing work, our reports became more accurate, easier to produce and ultimately much more useful.

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With well defined processes in place, we can now focus on sales and service. Since last summer, Sean has been helping us build and develop our sales program using techniques such as Shine on the Line™ and Sales Force Management. His presence in our office reinforces the message that brokers have unique skills and that they should constantly strive to be the best insurance advisor possible. This is an area that requires constant maintenance and development. Sean's approach to the sales process is directly aligned with the professional manner that we wish to present to our customers. We have a much more focused and professional sales force as a result.

I am always happy to work with the GSI team and would gladly recommend them to anyone in our industry.

Sincerely,

Bruce Ogilvy
President
Ogilvy & Ogilvy