



To Whom it may concern,

This letter is to inform all of the appreciation and satisfaction we have experienced here at the Bayfront Tower while working with Susan Repetto. After a review of our building and insurance policies, Ms. Repetto had identified some serious deficiencies in our coverage and set to work correcting these problems and providing us with an insurance program which met our needs and saved us \$75,000 the first year. We are all impressed with her knowledge and willingness to put great effort into the research needed to provide the best coverage for us. Her ability to identify and resolve our risk management issues has assured both the Board and management that we have met our insurance obligations. We highly recommend that any organization consult with Ms. Repetto regarding risk management before purchasing or renewing current insurance. If you require more information, please contact me.

A handwritten signature in blue ink, appearing to read "Roy Ginnick". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Roy Ginnick, General Manager

Bayfront Tower Condominium Association Residential