

John West
3 Robert Speck Parkway
Mississauga, On L4Z 2G5
December 18, 2013

Eli Federman
SNR Business Consultant
The Personal Insurance Company
3 Robert Speck Parkway
Mississauga, On L4Z 2G5

To Whom It May Concern:

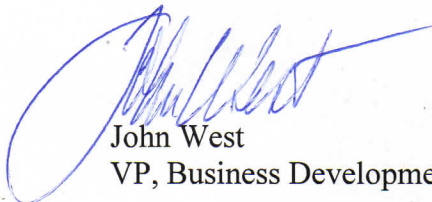
It is with great pleasure that I strongly endorse the services of Eli Federman. Eli worked for me from May 27, 2013 to January 3, 2014 in the capacity of SNR Business Consultant. Eli was hired for a seven month contract to lend me support with business strategy and analytics as well as offer creative solutions on how to advance our business.

During his tenure Eli led several key strategic initiatives. He created clear and concise documentation, collaborated effectively with his peers and implemented activities in a disciplined and timely fashion. Eli provided regular insights into our performance and made several recommendations on how to increase sales. He proactively sought ways we could improve our efficiency and challenged us to think differently about our business.

Eli was a pleasure to work with. He kept me well informed of his activities and sought my input when he needed it. He was receptive to new ideas and proved to be a great listener. He worked well with his peers and was a strong promoter of our brand.

As a Consultant, Eli would be an asset to any business. He is professional, intelligent and treats his clients as partners. He proved his value repeatedly and I wholly endorse him to any prospective client in the future.

Sincerely,



John West
VP, Business Development