



CHIPCO

MANUFACTURING COMPANY, INC.

08/25/04

To those who may be concerned,

We at Chipco Manufacturing Company Inc. have been a client of Brahy Insurance Services for well over ten years. Our experience with JB and Gayle Brahy has been hassle free. JB has always provided us with wonderful service. He has always been available to answer any questions or solve any problems we've had about our insurance coverage, and does so in a language we can understand. We can not express enough the outstanding job and personable way that JB handles any situation that arises within our company. We know that we can rely on JB for our insurance needs.

Sincerely,

Paul J. Azzopardi, President, CEO

Lea Ann Roberts, Human Resources Manager

Stephanie Azzopardi Halloran, Sales Manager