



**PREMIER<sup>SM</sup>**  
LEASE & LOAN SERVICES

Member of Great American Insurance Group®

January 27, 2009

Hugh Swandel  
Murray Derraugh  
Swandel and Associates  
1149 Manahan Ave  
Winnipeg Manitoba R3T 6B7  
Canada

RE: Referral/Testimonial Letter

Gentlemen,

Please use this referral letter to illustrate my experience working with Swandel and Associates.

Premier Lease & Loan Services has worked with Swandel and Associates on several leasing and client projects and has always found them to be professional and fun to work with. One of the largest projects involved creating an insurance training module for the leasing industries in the U.S. and Canada. For the Canadian market, we worked with our Canadian broker, along with Murray Derraugh and Hugh Swandel of Swandel and Associates, to create an educational module that could be delivered online. For the U.S., we worked with Murray and Hugh to create an insurance chapter to be added to the Certified Lease Professional training already in existence for the U.S. leasing industry.

As a bonus, Swandel and Associates wrote a trade magazine article based on the content that we compiled as a team. The article was published a few months later. Overall, this project was a great success. Leasing associations in both the U.S. and Canada welcomed the training materials to help leasing companies and professionals be more successful. This project was made a lot easier by working with professionals who understand leasing, how to maximize learning through proper design, and how to manage large projects to ensure that milestones are met.

Premier Lease & Loan Services is a division of Great American Insurance Company. Great American has been continuously rated "A" (Excellent) by A.M. Best for 100 years (as of December 17, 2007), and is also one of only 14 companies that have held a rating of "A" or better for 75 years or more.

Sincerely,

Tina Clarke  
Manager, Product and Operations Support