

ROBERT N. KIPPER

PROFESSIONAL CORPORATION

345 N. MAPLE DRIVE, SUITE 395
BEVERLY HILLS, CALIFORNIA 90210
(310) 275-1130
FACSIMILE (310) 275-2047

ROBERT N. KIPPER**
MEGAN E. GREEN

*CERTIFIED SPECIALIST FAMILY LAW,
THE STATE BAR OF CALIFORNIA
BOARD OF LEGAL SPECIALIZATION

*FELLOW, AMERICAN ACADEMY
OF MATRIMONIAL LAWYERS

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To The World:

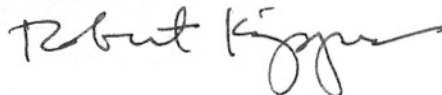
Marty has been the agent for my family and law practice for 20 years. Here are six things I like about him:

1. He answers his phone and I get to talk to him. (His associates are smart, courteous and professional, and when I don't need Marty, they're great.)
2. He remembers, understands and can explain to me every policy I have or used to have.
3. If he believes a new policy is better in terms of coverage, cost or carrier, he'll call me and explain his ideas in English, not insuro-babble.
4. He comes to my house and office to help fill out maddening forms for my family and employees.
5. He likes his business and his clients and will be around for a long time.
6. He doesn't send calendars at holiday time.

I'm a difficult customer. He's a great agent and a good guy. You should use him.

Very truly yours,

ROBERT N. KIPPER
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