



WESTGEN

November 17, 2006

TO WHOM IT MAY CONCERN

Westgen contracted with Quest Loss Control Services Inc. carry out loss prevention survey's at each of seven (7) Semex Group Insurance member facilities across Canada. The Semex Group was formed in 2004 to combine our insured values in search of lower overall premiums. While each member is a separate entity, we are all partners, subsidiaries, or otherwise related to the Semex Alliance. While we are in BC, the other members are in Quebec and Ontario.

Quest Loss Control Services primary purpose was to review the property, product and general liability exposures at each members site by inspecting each site with a questionnaire, then report any risks or exposures with recommendations. The main purpose was to assure each member that another member didn't represent significant risk, to give each member a risk minimization plan starting point, and to aid in the allocation of group premiums based on perceived risk.

Quest Loss Control Services did an outstanding job. The site surveys were conducted on time and on money, resulting in practical reports now being actioned by all members. David Bitton recognised our need for independent evaluations but he was also provided the explanations and background so that each member could determine their own risk management priorities. His work has increased the co-operation within our group while at the same time, significantly reduced our overall exposures by making us aware of them. We can now better manage that risk, both individually and as a group.

I would not hesitate contracting with Quest at any time in the future.

Sincerely yours,

Brad Howard, CMA
Chairman, Semex Insurance Group