



December 16, 2009

To Whom It May Concern

Re: Ari-Urban Buildings Incorporated

Due to considerable growth in our business Kent & Essex Mutual Insurance Company outgrew our previous office building. The tender to construct a new state of the art 15,000 square foot office was awarded to Agri-Urban Buildings Incorporated. Construction was successfully completed in September 2008. We are delighted with our new office facilities. It includes many environmentally friendly features such as ground source heating. We were pleased that our construction project came in on budget and with only slight delays due to winter weather conditions.

Kent & Essex is proud to be able to support the businesses in our community and is pleased to have had Agri-Urban, a local contractor complete the project for us. They constructed a beautiful building we are proud to show to anyone who is interested in seeing.

A handwritten signature in cursive script that reads 'Joanne Vanseventant'.

Joanne Vanseventant
General Manager