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To Whom It May Concern:

Please accept this as a letter of strong recommendation on behalf of BridgePoint Risk Management. As President of the AIG Private Client Group with 30 years of experience in the HNW insurance market I have worked with most every insurance broker and agent of note in the US and globally. While there are many excellent providers of risk management advice, BridgePoint Risk Management clearly distinguishes themselves from the pack for the following reasons:

- **Complete Dedication and Focus**
BridgePoint Risk Management is dedicated completely to the needs of HNW individuals and families and does not dilute their efforts by trying to “be all things to all people.”
- **Highly Qualified Experienced and Long Tenured Staff.**
BridgePoint Risk Management has a core group of risk management staff who average 20+ years in the personal risk management space and who are all among the most technically expert in their field.
- **Sterling Client Roster**
BridgePoint Risk Management specialized in HNW clients, particularly in the family office segment. They have crafted tailored risk management programs for some of the most sophisticated, demanding clients in the world.
- **Market Relationships**
Given BridgePoint’s Risk Management size, expertise, longevity and quality they have earned and use their tremendous relationships with the most important insurance companies serving HNW customers to deliver superior programs with the best coverage, service and price available.
- **Independence and Advocacy**
BridgePoint Risk Management represents and advocates for their clients first. They have a reputation for being fierce advocates for their clients and demanding the best from their insurance company partners.

I know from my personal experience that is difficult to find superior risk management advice and to do so over time. I can assure you that in BridgePoint Risk Management you are getting a high quality, proven advocate that will properly manage you or your clients every risk management need.

I would be more than happy to discuss BridgePoint Risk Management and or answer any questions you may have.

Very Truly Yours,

Jerry Hourihan
President
AIG Private Client Group