



Southern Alberta

November 10, 2010

To Whom It May Concern:

Intact Insurance has utilized the services of Monaco Construction Group Limited for over 12 years. During that time Sam Mastromonaco as principal has led leasehold improvement projects in a variety of Intact business locations, ranging from 1,000 sq. ft. to over 130,000 sq. ft. I have always found Sam and Tara Mastromonaco to be very customer service oriented, able to manage often unrealistic deadlines, and conscious of building things the right way while working within budget constraints.

One of the key initiatives that has allowed us to co-manage numerous successful projects are the weekly site meetings that Sam and Tara Mastromonaco facilitate for every job. These site meetings bring together the designers, engineers, subcontractors, building managers and our Facility Management team. By insisting on such meetings with everyone involved in construction, we have been able to assess progress, review change requests, confirm deliveries and generally ensure that projects remain on track. The level of experience that Sam brings to these meetings as well as Sam and Tara's long standing relationship with the sub-trades makes them an invaluable resource for any leasehold improvement or construction project.

I would not hesitate to recommend the services of Monaco Construction Group Limited.

Yours sincerely,

A handwritten signature in blue ink, appearing to read "Bob Zanewich".

Bob Zanewich
Director
Corporate Services

Intact Insurance Company

1200, 321 6th Avenue SW, Calgary, Alberta, T2P 4W7

Telephone 403 269 7961 Fax 403 265 7754 Toll free 1 800 668 8384 www.intactinsurance.com