



3 June 2008

Michael Murrell  
Australian Risk Applications  
Level 5, 9 – 13 Young Street  
Sydney NSW 2000

Dear Michael

It is a pleasure to provide the following testimonial.

VISA Australia is a full service logistics provider covering freight forwarding, customs clearance, transport and warehousing. As such we required a specialist insurance broker that was experienced across these areas. After going through a detailed selection process we went with Australian Risk Applications because they were quickly able to grasp our particular needs. We've been with them for several years now and the principals and staff have shown excellent customer service skills and are always professional in their dealings with us.

VISA employs approximately 200 staff with offices across Australia, China, Italy and New Zealand. The team at Australian Risk demonstrated to us that they were able to provide an international umbrella policy that could adequately service these different locations. They have then supported this with an experienced claims teams and the ability to provide innovative insurance offerings in the areas of policy coverage while maintaining competitive premiums.

Kind regards

A handwritten signature in black ink, appearing to read "Ed Conway". The signature is fluid and cursive, with a long, sweeping tail that extends to the right. It is positioned above the printed name and title of the signatory.

Ed Conway  
Chief Financial Officer

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