



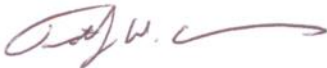
March 4, 2011

To whom it may concern:

I am the General Counsel/Assistant Corporate Secretary of The Christian and Missionary Alliance. Rob Paris handles the insurance for our national office and several of our subsidiary organizations. I am writing this letter to recommend Rob and the staff of Ministry Risk Management as a professional, knowledgeable and capable insurance team. He and his staff have done a good job servicing our account which is extremely complicated with multiple locations through out the country. He has helped us obtain insurance in creative, cost effective ways to maximize coverage and minimize costs. Rob and his team have been responsive to our needs and have given the attention to detail that assures us we are properly covered. His expertise in the area of ministry insurance and risk management and his willingness to listen to our concerns has proven beneficial in obtaining what we believe are the right coverage solutions with insurance companies that specialize in ministry insurance, such as GuideOne Insurance and Brotherhood Mutual. We have a good working relationship with Rob and the Ministry Risk Management team. They have served our denomination well.

I hope that you will give Rob and his team the opportunity to serve you as you serve the Lord in your ministry. May God bless you and Rob as you work together.

In His service,



Timothy W. Cummings
General Counsel/Assistant Corporate Secretary

cc: Rob Paris, Ministry Risk Management

Ordinary people. Empowered by an extraordinary God. Multiplying communities of Christ. Throughout the world.