

October 28, 1998

Mr. A.S. Richardson, P.E.
President
Research Consulting Associates
Three Wingate Road
Lexington, MA 02173

Dear Al,

Re: **“SANDAMPER” System**
Insurance-related discounts

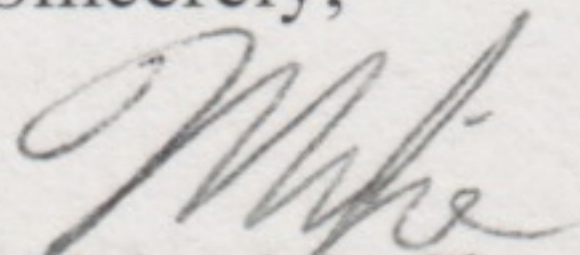
As a follow-up to our meetings and various discussions regarding the above captioned product, we have met with several of our insurance companies to discuss the development of insurance programs for towers. The results of these discussions are as follows:

- Each of the companies has reviewed the effectiveness of the product in their loss control departments, and agree that it will reduce losses as they relate to wind, hail, and ice on tall towers.
- Each of the companies has agreed to develop an insurance program for the companies that purchase the product from you.
- These insurance programs, while focused on property and liability, will also include marine, workers compensation, umbrella, and other coverages where applicable.
- **Because of the effectiveness of the product, discounts in the range of 20-30% are available over typical pricing.**

Obviously, each company purchasing your product is unique and will stand on the merit of their own exposures, loss history, claims management, etc. However, we believe that companies that purchase your product already have loss control in mind, and will be eligible for below-average market pricing on that basis.

We look forward to working with you and welcome the opportunity to meet with your customers and review their insurance programs. Between us, we can save them money and improve their insurance coverage!

Sincerely,



Michael S. Chapman CPCU, ARM
Senior Vice President