

[Letterhead of Prospective RHA Member]

[Current Date]

RE: Letter of Authorization

To Whom It May Concern:

Please allow this letter to serve as authorization for Resort Hotel Association (RHA) and RHA's casualty and property program placement brokers (Wachovia Insurance Services of Detroit and Aon Risk Services, Inc. of New York, respectively) to approach Zurich American Insurance Company and Lexington Insurance Company and other RHA insurers to secure a quote on behalf of [Insert Name of Prospective Member]. This authorization is for our entire property and casualty insurance program, excluding workers' compensation.

Sincerely,

[Signed by person in charge of insurance procurement for prospective member]