



December 27, 2006

Mr. Pete Skolmoski  
Project Superintendent  
Opus West Construction Corporation  
1003 Brier Drive  
San Bernadino, CA 92408

Zurich Services Corporation  
Risk Engineering

1400 American Lane  
Schaumburg, IL  
60196-1056

800.982.5964  
Fax: 847.605.7854

www.zurichservices.com  
www.zurichna.com

**Re: Project Assessment for Wells Fargo Home Mortgage on  
December 20, 2006**

Dear Mr. Skolmoski:

It was a pleasure to see you again and to meet John Wedge, who shares the responsibility for the project with you. Jason Carothers and Skip Martinkovic accompanied me on December 20, 2006.

**Scope of Project/Location Overview:**

Opus West started this five-story wedge shaped office building and dual parking garage in May 2006. It is on schedule for a May 2007 completion. There are four Opus West employees on site. The project is 65% complete and you have worked 5,542 hours with "Zero" injuries. This relates to a Recordable Incident Rate (RIR) and a Lost Workday Case Incident Rate (LWCIR) of 0.00. This 80MM development is 280,000 square feet with a 56,000 square foot floor plate. There are 163 personnel on site performing the following:

CONTRACTOR	SPECIALTY	MANPOWER
Opus West	Construction Management	4
Anning Johnson	Plaster Exterior, Drywall, Steel Studs & Insulation	84
E&M Mechanical	Plumbing	4
Key Air Conditioning	HVAC	6
Sun West Electric	Electrical	5
Emerald Landscaping	Landscaping	8
Otis Elevator	Elevators	4
Yokum Construction	Masonry	2
Onyx Paving	Asphalt Paving	12
Arciero Brothers	Parking Structures	10

**Important Notice:** "Only you can make your workplace safe. Those duties are not delegated and Zurich Services Corporation accepts no delegation of those duties. Zurich Services Corporation will assist you by providing the specific services for which you have contracted. However, it makes no warranties in conjunction with those services, and it undertakes no obligations other than as set out in the contract."

Mad Steel	Rebar	2
Bug Electric	Electrical	2
<b>TOTAL</b>		<b>163</b>

Finally, thanks to you and John for the time and courtesies extended to me while on your project.

Yours truly,

*Arnie Frederiksen*

Arnie Frederiksen  
Senior Risk Engineering Consultant  
Zurich  
20043 N Golden Barrel Drive  
Surprise, AZ 85374  
Bus: 623-214-1443  
Cell: 623-640-7539  
Fax: 623-214-9072

cc: Jim Fritcher, Sr. VP of Construction, Opus West  
Jeff Dickerson, VP of Construction, Opus West  
John Wedge, Project Superintendent, Opus West  
Skip Martinkovic, Safety Coordinator, Opus West  
Jason Carothers, Safety Coordinator, Opus West  
Charis Vanee, Risk Manager, Opus Corporation  
Richard Sonnek, Sr. Account Executive, Zurich  
Dale Dhooge, Risk Engineering Account Coordinator, Zurich