



December 5, 2014

To whom it may concern,

Jim was instrumental in the formation of the Captive insurance program for our company over 12 years ago. The program included, Automobile, General Liability, Workers Compensation, Auto Physical Damage, Directors and Officers and Employment Practices Legal Liability. Jim worked hand in hand with me to develop the captive's insurance structure to meet the needs of the company and the captive owners.

He is involved in the day to day operations of the captive by overseeing the placement of insurance coverage within and outside of the captive program. His knowledge of the reinsurance and insurance carriers that do business in the captive insurance segment of the insurance industry is an added benefit in securing coverage at an affordable cost.

Jim has used his knowledge of insurance to gain our trust and coach us on our potential loss exposure. He assisted me in selecting the claims management firm and structured a contract to control the cost of claims handling. His management of the claims process has been superior; including communication with me, our corporate council on all claims matters and discussing settlement options was instrumental in the success of the captive. His regular input on safety and loss control issues due to diligent review of claims information was instrumental in the profitability of the captive program.

Jim and the Walsh Jones agency are a trusted asset to success of our captive program and the insurance program for our company.

Sincerely,

Paul Conley
Sr. VP, CFO