



# Failure Free

READING™

January 21, 2009

Mr. Marty Karriker  
President  
Charlotte Insurance Company  
19510 Jetton Road  
Cornelius, NC 28031

Dear Marty:

I wanted to take a minute to let you know that we have been very pleased working with your company during the past year to provide insurance needs to our company. We are a rather small company, but have complex insurance needs as we have employees and operations in a large number of different states. Working with you and your staff has been a pleasure as you have been able to always answer our questions and provide recommendations of where we should modify our insurance coverage. We have also been pleased that Charlotte Insurance placed our account with a highly rated national insurance company that probably has saved us 25% or more in premium cost. We look forward to the renewal process and continuing our relationship into the future.

Sincerely,



William Harris, CPA  
Controller