



February 25, 2009

Mr. Sean Hertel
Vice President
Charlotte Insurance
6400 B South Boulevard
Charlotte, NC 28217

Dear Sean,

Thank you for the time you and Susan devoted to our search to reduce premium costs without sacrificing coverage.

Your firm matched the coverage we had with substantial savings.

Your responsiveness, ability to answer our questions and provide us with a better understanding of our business package was outstanding.

We are looking forward to a lasting business relationship with Charlotte Insurance.

Sincerely,

A handwritten signature in black ink, appearing to read 'Bruce Downing', with a long horizontal line extending to the right.

Bruce Downing

/vlt

