



## GENERAL CONTRACTOR

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June 16, 2007

Mr. Thomas L. Folsom Jr  
Florida Insurance Consultants  
510 N. Sunset Dr.  
Monticello FL 32344

Dear Tom:

This letter is being written to thank you for all of the assistance you have given me and our company over the past 12-1/2 years with our Workers Compensation Insurance needs. You have provided us with excellent, continuing coverage as well as a very competitive and rewarding retro plan, enabling us to save almost 1/3 of our premiums in return premiums and adjustments based on our experience, as well as dividends and other savings.

Over the past 12 years, we have paid in excess of \$323,000 in premiums; however, we have received over \$102,000 in refunds and adjustments, resulting in a 31.6% savings. This excellent program enables us to compete in a very competitive market with top notch coverage and invaluable service.

You have also been most helpful in assisting us with the various annual audits which are required for the workers compensation policies and have saved us many hours and dollars in this connection. I would highly recommend your company to anyone in business who needs reliable and dependable insurance coverage at competitive rates, and particularly those who need assistance in applying the correct classifications for their workers to result in the most appropriate rates for their policies.

It has been a pleasure doing business with you and we look forward to many more years of your excellent service.

Sincerely,

BEN WITHERS INC.

Ben Withers, President