



September 25, 2007

Chris Smith
Florida Insurance Consultants
510 N. Sunset Drive
Monticello, FL. 32344

Re: Letter of Recommendation

Dear Chris:

I would like to take a moment to thank you for your service to our organization. Since taking over our Worker's Compensation, you have made a significant difference in our approach and how we manage it. This in turn has allowed us to save money that we would not have saved and allowed us to get dividends that we have never gotten before.

Prior to your assistance, we had a poor loss history that was causing our annual cost to go up and specifically in the year you took over our Experience Mod peaked at a 1.46. Since taking over, you have helped us to get a Claims Management Process in place to deal with claims in the best way possible and you have steadily helped us reduce the Mod. You have also provided plans that have allowed us to get dividends back each year. These dividends have totaled more than \$21,000 with potential additional savings on the current policy of more than \$30,000.

Your knowledge and assistance with this vital part of our business has been invaluable. I would highly recommend you to any business.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert Winkler", is written over a large, circular scribble.

Robert Winkler
Chief Executive Officer

REW/jb