



SIMPSON NURSERIES


June 20, 2007

Mr. Tom Folsom
Florida Insurance Consultants
510 North Sunset
Monticello, FL 32344

Dear Tom,

Since we began doing business with you and Florida Insurance Consultants, our company has received adjustments and returns of over \$250,000, and we are still due dividends for the last couple of years! These savings do not include the overall reductions in premiums you have helped us realize with your monitoring of our job classification premium rates. It is rare to see a person who knows his product in the insurance marketplace any more. This is one of your strong points, product and industry knowledge. I appreciate the fact that if you don't have an immediate answer, you are able to get the necessary information to solve a problem and get back to me in a very timely manner. As a result of your service, and the products you represent, I do not worry at all about our workman's compensation insurance. Because I don't have to micro-manage this necessary evil, I am able to concentrate on the many other needs that arise in today's business world. It is a pleasure doing business with you and your company.

Sincerely,



Fred Beshears
President

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