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April 25, 2017

Premium Paybacks
4722 18th Avenue
Brooklyn, NY 11204
Attn: Mr. Martin Silver

Dear Martin,

I want to express my gratitude for doing an outstanding job! You succeeded in lowering my experience modification factor by a significant amount. Money was recovered that I never even know belonged to me. To be quiet honest, without you getting involved the money would still be in State Insurance Funds possessions.

It is with great pleasure that I recommend your service to others!

Sincerely,

A handwritten signature in cursive script that reads "Robert J. Cooper". The signature is written in black ink and includes a horizontal line extending to the right.

Robert J. Cooper
President

LIGHTNING PROTECTION DESIGN & INSTALLATION SURGE SUPPRESSION

U.L.P.A. Member - U.L. Listing #E104670 - L.P.I. Certification #941 - CT. REG #550540