



**JOSEPH & SON**  
RESTORATION, INC.

August 9, 2019

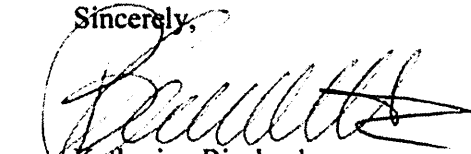
Premium Paybacks  
1642 63<sup>rd</sup> Street  
Brooklyn, NY 11204  
Attn: Mr. Martin Silver

Dear Martin,

Thank you so much for facilitating a refund for our company! It is a real great service that your company provides, definitely something every company can benefit from. We recommend Premium Payback to any firm who pays workers comp premiums.

Much thanks!

Sincerely,



Katherine Birnbach  
Corporate Executive Manager