



March 27, 2019

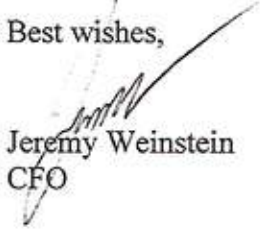
Premium Paybacks
1642 43rd Street
Brooklyn, NY 11204
Attn: Mr. Silver

Dear Martin,

I wanted to take the opportunity to thank you for helping us obtain a significant refund from NY State Insurance Fund. This did not require much involvement from me which was greatly appreciated. Your integrity was outstanding and the work was performed in a timely manner. It is quite obvious that you are well versed in this area.

It is with pleasure that I recommend this service to others.

Best wishes,


Jeremy Weinstein
CFO