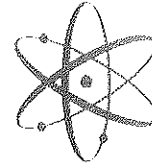


NU - WAY
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July 19, 2019

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

Dear Martin,

I would like to extend a word of thanks for the service you provided. You succeeded in reducing our experience modification factors and applying a larger discount to our policy. It was through your efforts that we received a substantial amount of money back from our insurance carrier. We were highly impressed by the speed of your work and your professional staff.

Sincerely,


Robert Burris
Controller