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March 26, 2019

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

Dear Mr. Silver,

We were extremely pleased with the service your company provides. Within less than a week from signing up, you managed to revise our mod factors for 2 years which generated a refund of over \$30,000 in overpaid premiums. I surely cannot have done this on my own and I am really grateful that you reached out to me.

Thank you for you unbelievable work!

Patricia A. Leitgeb

Vice President