

Arlin Curtiss Trucking, Inc.

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March 28, 2013

TO WHOM IT MAY CONCERN:

Back in the summer of 2011, our business was looking for a change in the way our payroll was processed. For over twenty years, we had outsourced our payroll processing, along with our Workmen's Comprehensive insurance to a labor leasing company. We were an over the road trucking company who had been in the trucking industry/business since 1952. For many years, labor leasing had been a very good "fit" for our company, due to the high rates we had encountered in the past for Minnesota Workmen's Comprehensive coverage. However, as time passed, that "fit" with labor leasing companies wasn't such a good "fit" after all.

In our search for coverage, for Workmen's Comprehensive insurance, we found and signed with Insurance Specialty Group, LLC from Sioux Falls, South Dakota. Our agent, Greg Tate was excellent about coming to our location and explaining, helping to be instrumental in getting everything in place, and answering our questions. Greg, helped administer our employee handbooks, pre conditional employment program, injury management program and numerous other aspects of Workmen's Comprehensive insurance and helped put it in its correct placement. Even when, we/I didn't want to follow through on certain aspects that Greg said were necessary, we knew in the end, he would be correct. If Greg, didn't have the answer to our question, he helped find the answer for us.

Insurance Specialty Group had a Workmen's Comprehensive program that was called "pay as you go". This was a perfect "fit" for a small business who was unable to come up with that huge initial down payment. We were billed a certain rate per dollar on the amount of adjusted gross payroll that was processed per month. When you are dealing with over the road drivers and they are allowed a per diem amount per day on their gross wages, this is a huge savings in cost.

Also, once we signed on with Insurance Specialty Group we were very fortunate to be working with Sandi Anderson, who works in the office of Insurance Specialty Group. Not only, is Sandi good at her job, she has a warm compassionate personality that you can't help but to like. Between her and Greg they always were thinking of our company outside of "the box". We were actually a name, not a number to both of them and the company they work for. For our business company, not having the pleasure of doing business with them for numerous of years, they sure made us feel like we had.

Unfortunately, on March 1, 2013 our business elected to close. My only regret was, we didn't find Insurance Specialty Group many, many years ago. I truly believe, if we would have decided to make the changeover of processing our payroll back "in house" and doing business with Insurance Specialty years ago, that our decision to close the doors, might have been different.

Sincerely,

ARLIN CURTISS TRUCKING, INC.

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