

RE: Broker of Record Letter

This confirms that as of _____ we have appointed Kasheila L. Browne of Kash Browne & Company, LLC as our exclusive insurance broker with respect to our Employee Benefits insurance program. The appointment of Kasheila L. Browne rescinds all previous appointments, and the authority contained herein shall remain in full force until canceled in writing.

This letter also constitutes your authority to furnish the representatives of Kash Browne & Company with all information they may request as it pertains to our insurance contracts, rates, reserves, retentions and all other financial data they may wish to obtain for their study of our present and future requirements in connection with the insurance programs to which this letter applies.

Sincerely,