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Dear Clients and Friends,

We are pleased to announce that effective July 1st, Streff Insurance Services and EVP Advisors have created a powerful new alliance called EVP Streff. This new team of seven actuaries will offer broader expertise backed by greater resources than ever before. We will build on the reputation of both firms by combining top-flight professionalism with intense customer focus.

EVP Advisors is an independent property/casualty actuarial consultancy which was created as a spin-off of the insurance consulting operations of Navigant Consulting, Inc. and SMART and Associates. EVP is led by two distinguished actuaries: Chuck Emma and Ricardo Verges. Both are Fellows of the Casualty Actuarial Society with many years of consulting and corporate experience. Chuck works in the Chicago area and Ricardo is stationed in Philadelphia. EVP also employs full and part-time analysts. More about each of them can be found at www.evpstreff.com.

The EVP Streff alliance creates a deeper and stronger team that will benefit Streff clients by offering new and emerging areas of expertise such as predictive modeling, ERM, regulatory and ratings agency support, and greater strength in alternative markets. Through this alliance we have also added professionals that are well known as experts in litigation support matters.

Your account will continue to be managed by the Streff actuary you already know well. You will eventually notice the name EVP Streff on our letterhead and stationery. However, the firms remain legally independent. Both firms will maintain separate billing and incorporation, so we request that all checks continue to be written out and submitted to Streff Insurance Services, using the same address and tax ID you are familiar with.

Thank you for your continued trust and support. Please call us if you have any questions about our new alignment or visit www.evpstreff.com.

Sincerely,

A handwritten signature in black ink that reads "Stephen J. Streff".

Stephen J. Streff, ACAS, MAAA
Vice President
Streff Insurance Services