

March 28, 2018  
Via Email

Mr. Charles Specht  
Permission Group Inc.

Dear Charles,

I want to thank you for the consultation services you have provided for me and my company In-Line Air Conditioning Co. Inc. As you know, we are a family company engaged in the commercial HVAC industry. This year I had been tasked with going out for bids on our company's business insurance. This is something that a partner had handled for years and expressed to me how frustrating the experience could be. I was involved in the process I too had found it to be a daunting task indeed.

We have been dealing with the same insurance agent for many years and like everything else, we had seen our insurance costs go up considerably. I had always liked the service that my broker had provided us but I just didn't feel comfortable renewing year after year without getting some competitive bids.

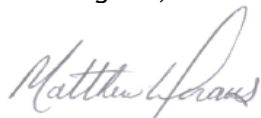
I started to do my research online and came across your website [www.constructiverisk.com](http://www.constructiverisk.com) . I found the information on your site to be informative but I felt the need to reach out to you to elaborate. I am very glad that I made the call and found your response to be very prompt and informative. After several emails back and forth, we had decided to retain your consultation services to assist me with the bidding process.

I have to say, I did have some reservations given the fact that our company is located in NJ and you are in California, but nonetheless I was impressed and comfortable enough to move forward. Once again, I believe it was a very smart decision. I liked the fact that you provided me with a nice game plan for not only dealing with my current broker, but also in handling the second broker who provided a competitive quote. I could only imagine the number of mistakes and issues I would have come across had I not been provided with the information you had given me. Any time there was a question or issue, I was very confident that I could count on your support and guidance to see us through it.

As things turned out, we did end up staying with our current broker. I was happy for several reasons. I was happy with the fact that my broker did work for our business with the various carriers. I also like the fact that we did not have to make a change and deal with the uncertainty that comes with dealing with a new service provider. Most importantly, once the quotes were received and reviewed, it was nice to have the confidence that you provided in negotiating for the best possible premiums, as well as advise on which coverages to keep during the process.

When all was said and done, I received quite an education, I kept my broker honest, and gained a renewed respect from him. We also managed to negotiate an 11-12% savings off our new policies, which more than paid for your services. Overall I am very happy and highly recommend your services to anyone in the trades or construction industry.

Best Regards,



Matthew Dorans  
Vice President  
In-Line Air Conditioning Co. Inc.