



At work with you.

December 11, 2015

SUMMIT INSURANCE GROUP INC
ROB SQUATRIGLIA
PO BOX 2485
HUNTERSVILLE, NC 28070-0000

Dear ROB,

It was our pleasure to have your agency, **SUMMIT INSURANCE GROUP INC**, as a member of the Builders Mutual Champions Club during 2015. Comprised of our top 10% of agencies, Champions Club recognition is based on total premium, new production, profitability and a demonstrated partnership with Builders Mutual. We are proud of your achievement as a member of this elite group.

2015 was an eventful year for Builders Mutual as we refreshed our brand and introduced a new logo and "At work with you." tagline. The brand refresh allows us to expand perceptions and further position Builders Mutual for success as your long-term partner for construction risks. This year, we introduced several initiatives to make it easier for you and your customers to do business with us, including:

- Elimination of installment fees
- Clarifying our position on construction defect and windstorm guidelines
- Enhancement endorsements for General Liability, Property, and Auto policies
- BOB enhancements that make it easier to write multiline accounts
- Shifting our claims operating in-house and integrating claims employees into the Builders Mutual culture
- Automation of the E-modification at new business and renewal
- Ability to conduct self-audits online with a new web-based tool
- Introduction of Auto-draft for policyholders

We are pleased with the results of these new offerings and will look for ways to enhance your experience with Builders Mutual in 2016. Thank you for your continued partnership.

Sincerely,

A handwritten signature in black ink that reads "Brad Moock".

Brad Moock
AVP of Business Development