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John H. Love
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To: All Employees & Guests

From: John H. Love

Date: June 7th, 2006

Regarding: 2006 Bernard C. Brook Employee of the Year

Our staff represents and assures the enduring strength of both WEL and Truck Claims. The Employee of the Year Award recognizes outstanding contribution to us, you and our industry. This year we are proud to honor Ben Pitts as our 2006 Employee of the Year. Effective today, we also promote Ben to the position of Underwriting Vice President.

As a long-term Underwriter of Non Fleet trucking risks, (Gentle) Ben is familiar to almost all of our retailers. Ben defines for us our quotation service standards. Working quietly, efficiently and effectively with solid judgment are the hallmarks of a great underwriter. Ben defines these standards for us. Ben is articulate and intelligent, putting those qualities to consistent good use. Unusual within his profession, Ben also possesses patience, a great understated wit and an unflappable ability to remain calm. Simply, we would be more than happy with 10 “Bens”.

Ben’s co-workers applaud his helpful, pro-active and calming nature. He does not let anything slip.

Ben’s co-workers, Dad and I express to him our sincere appreciation for going beyond the extra mile. We’re pleased to extend to Ben an extra week of vacation time an August aboard The Disney Magic with Angie, Sarah Morgan and Savannah. Ben, please relax, and let us appreciate how much you do for all of us while you’re away.