



Post Office Box 1796 2040 South Church Street Burlington, NC 27216-1796

(336) 226-1191 Fax (866) 245-1150 www.welove.com

John H. Love
President and
Chief Operating Officer
John.love@welove.com

To: All Employees & Guests

From: John H. Love

Date: June 10th, 2009

Regarding: 2009 Bernard C. Brook Employee of the Year

Our staff represents and assures the enduring strength of both WEL and Truck Claims. Our Employee of the Year recognizes outstanding contribution to us, you and our industry. We are proud to honor Ed Havermann as our 2009 Bernard C. Brook Employee of the Year.

In a tough year for our industry, this award is an easy choice. In many ways our choice signifies the old adage “That when the going gets tough, the tough get going”. Over the past year Ed has emerged as our leading underwriter in so many ways. He is productive, persistent and intuitive. Ed is a member of a very small subset of insurance folks being that he is both a thorough underwriter and an enthusiastic salesman. Earning the respect of his co-workers quickly, Ed’s judgment is sound and he is trusted by our insurers. Retailers like Ed’s responsiveness and his ability to cut to the chase – he does not waste precious time. In spite of the daily underwriting pressure Ed is even keeled with feathers not easily ruffled. Hamilton says we’ve just about beat the Yankee out of him over the past few years, so from here on out Ed should do just fine living in Burlington.

Though he often arrives at the office early and stays late, Ed does enjoy his family time, sports, and relaxing at the beach. If Ed can clear his queue, we will allow a week at the beach or the lake on us and with additional PTO. Take a check from Skip for a little extra celebration. While you’re gone, leave your BlackBerry off during the day and take no laptop – there will be enough work for you when you return.

Ed’s co-workers, Dad and I express to him our sincere appreciation for going beyond the extra mile. Thanks and Cheers to Ed for a fabulous job well done!