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**Date:** Thursday, February 09, 2006

**To:** ISU Insurance Services  
Alan Cobb  
Phone: 949-588-1886  
Fax: 949-588-8862

**From:** Whiteside Concrete Construction  
David R. Whiteside  
Phone: 510-234-6681  
Fax: 510-234-2938

**Pages:** 2

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**Subject:** Referral Letter



631 Marina Way South • Richmond, CA 94804-3732  
510.234.6681 • Fax 510.234.2938  
Cal. Lic.#577719

Thursday, February 09, 2006

Subject : ISU Insurance Co.

To whom it may concern,

We have had the pleasure of using ISU Insurance as our broker for workers compensation, general liability, automobile, & employers liability insurance since 2003. We had been with our previous broker since 1986. The service ISU provides to us is far superior to our earlier broker.

Our agent, Alan Cobb, is always available for any questions we have including on the spot reviews of contracts for insurance issues, constant review of claims status and pursuit of claims resolution. Particularly, in the first year we switched to ISU, they worked very hard at closing several old, open workers compensation and general liability claims. ISU was successful in closing these claims, this resulted in a significant lowering of our workers compensation experience modification rate.

We would recommend ISU insurance Co. to anyone looking for a business insurance broker.

Sincerely,

A handwritten signature in black ink, appearing to read "David R. Whiteside", written over a horizontal line.

David R. Whiteside  
President