

Letter of Recommendation

Mark Reese

CFO of the Year

I have worked with Mark Reese for 7 years as his audit partner. Mark has always operated with the utmost integrity and openness. This is consistently demonstrated in the disclosures within the financial statements he oversees and in his interactions with his auditor and regulator. Mark consistently reports to the Audit Committees he serves in an open and honest manner and has the ability to explain complex issues to these individuals in a manner that not only they can understand but in a manner they can actively participate in the dialog. He has the ability to understand the most complex accounting areas and diligently researches and follows developing accounting changes.

Mark takes a hands-on approach to his work. He actively participates in many committees and never delegates his responsibility of understanding the details of his financial statements and developments in the organization. Mark remains ever open to feedback on the work product he and his team creates, never holding this work out as not having room for improvement. It is clear that those that work for Mark truly respect him and enjoy working for him. He consistently takes time out of his day to connect with all levels of people in his team.

It has been a pleasure to work with Mark over these years.

A handwritten signature in black ink, appearing to read "Kevin Zaugg". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Kevin Zaugg
Assurance Partner – EY

September 24, 2015

Note: This is a personal letter of recommendation for Mark Reese and is not and should not be viewed as a view of Ernst & Young LLP about Mark Reese or his employer EMC Insurance Companies. Portions of this letter should not be quoted publically without my consent.