

December 19, 2013

Deloitte CFO of the Year Award
The Des Moines Business Record
The Depot at 4th
100 4th Street
Des Moines, IA 50309

RE: Nomination of Roger L. Schlueter

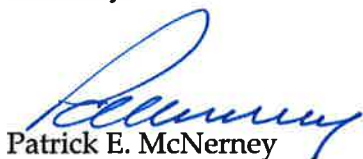
A native New Yorker, Roger has found a home in Iowa and at NCMIC. A graduate of Hofstra University, Roger got his first international exposure in Thailand as a bomb loader for the US Air Force during the Vietnam War. When he arrived at NCMIC he brought a wealth of talent and experience in financial services and healthcare as well as a strong work ethic backed with integrity.

When he joined NCMIC there were seven operating companies and slightly less than 350 million dollars in assets. Over his 14 years he has been the financial engineer of our expansion and growth to over 700 million dollars in assets and eleven operating companies. NCMIC does business in all 50 states, the US Territories and Possessions, and recently concluded a foray into Lloyd's of London.

Roger and his group complete monthly and annually a massive amount of reporting to regulatory bodies, payment in millions in taxes to various tax authorities, completion of special projects and analysis, as well as engaging our auditors for our annual financial audits and our annual rating process with A. M. Best.

Roger has been an integral part of NCMIC's success, including during his tenure the payment of almost 120 million dollars in premium dividends to our policyholders. Roger is an excellent candidate for CFO of the year.

Sincerely,



Patrick E. McNerney
Chief Executive Officer
NCMIC Group, Inc.

December 6, 2013

Jason Swanson
Director of Business Operations
Des Moines Business Record
100 4th Street
Des Moines, IA 50309

Dear Jason,

RE: Nomination for the 2014 Deloitte CFO of the Year Award

Mr. Roger Schlueter has served NCMIC as CFO since November, 1998. During his tenure Roger has brought strong *Discipline* to financial processes, *Visionary* thinking to the global company and *Insight* into the complex demands of a growing and diverse mutual holding company environment while *Mentoring* and *Teaching* those under his leadership and modeling a *Culture* of ethics and integrity for everyone at NCMIC.

I can think of no finer candidate for the "Deloitte CFO of the Year Award" than Roger.

If one were to study the meteoric rise in the growth and diversification of NCMIC in the last fifteen years the questions WHO and HOW come to mind; then WOW. The WHO is the management team, working together, with Roger's leadership being a very critical component in guiding and directing the phenomenal growth. HOW this was accomplished can be answered by teamwork, credibility, expertise, knowledge and knowledge-transfer. The WOW is reflected in the financials and NCMIC's financial growth and stability is in large part due to the diligence and expertise Roger brings.

Finally, over time one can ultimately recognize the underlying value system of an individual. What would Roger do if no one was looking can easily be answered by "the same thing he would do when all eyes are upon him."

For all the reasons someone is given an award for "outstanding" performance and in this case, outstanding CFO, Roger Schlueter is an excellent and inspiring choice.

Sincerely,



Louis Sportelli, D.C.
President, NCMIC Group, Inc.

**THOMAS J. FITZPATRICK
2843 SOUTH BAYSHORE DRIVE
MIAMI, FLORIDA 33133**

Jason Swanson
Director of Business Operations
Des Moines Business Record
100 4th St
Des Moines, IA 50309

Dear Mr. Swanson,

It has come to my attention that Mr. Roger Schlueter, Chief Financial Officer & Treasurer of the NCMIC group of companies, has been nominated to receive the prestigious Des Moines Business Record - Deloitte CFO of the Year award.

I strongly endorse Roger Schlueter's nomination. Others will well document Roger's contribution to the phenomenal business success story that is NCMIC. I wish to take this opportunity to talk about the characteristics that have driven Roger Schlueter to be recognized as the financial executive behind this terrific story.

I have known and worked with Roger for twenty-five years. I inherited much of his good work at Albany Medical Center. I remained in close contact with him during his years at Hospital Underwriters Mutual. I have had the closest possible working relationship with Roger over the past fourteen years in his role at NCMIC.

Roger possesses the qualities of a financial executive to which we should all aspire.

- Integrity and Business Ethics: Roger has always placed "the right thing to do" as the leading, immutable guiding principle when faced with developing corporate strategies and operational solutions to complex and multi-faceted business challenges. He never considers the sacrifice of this guiding principle in favor of what might be a more expedient, and sometimes less difficult, course of action.
- Competency and Currency: Roger is widely regarded among his peers to have the highest level of technical competency, and his advice is often sought after. Roger remains well ahead of the information curve regarding business developments that may have an effect on the business enterprise.
- Mastery of the Big Picture With Attention to Detail: Roger simply "gets it." He understands the existential proposition of the business enterprise. At the same time he never loses sight of this organizational purpose as he mines, absorbs, and processes the myriad details so necessary to the successful formulation and execution of the business strategy.
- A Great Colleague: Roger has demonstrated over his entire career his strong belief in the value of a welcoming and personally satisfying work environment for everyone. Mentoring those coming up behind him. Cooperating with his executive peers – seeking sensible compromises and accommodations that will ensure all at the table see their contributions and individual interests represented in the final, agreed upon plan for the path forward. Chief executives who depend upon Roger to provide his accurate analysis and honest, unbiased best advice are never disappointed.

I urge your favorable consideration of Roger's nomination. I know of no other financial executive whose lifetime body of work would better serve as a role model for all of us in the field.

Thank you for your attention and consideration,



Chairman of the NCMIC Audit & Finance Committee
Former Chief Financial and Administrative Officer of Albany (NY) Medical Center
and the University of Miami (FL) Medical Center
Former Partner of Coopers & Lybrand (Now PricewaterhouseCoopers)