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September 1, 2016

Selection Committee CFO of the Year
c/o Business Publications Corporation
The Depot at Fourth
100 4th Street
Des Moines, IA 50309

Dear Members of the Selection Committee:

It is indeed my honor to submit this letter supporting the candidacy of Mark Reece for CFO of the Year. I have known Mark for 36 years. For the last 32 years, he has served at the EMC Insurance Group in a number of different capacities including Chief Financial Officer for the last 20 years.

Mark possesses exceptional knowledge of the insurance industry. Serving as the Chief Financial Officer of a publicly held entity is a challenging task because I speak from experience. Mark has handled it extremely well and some of his greatest achievements are:

- Excellence in financial reporting in a complex industry and doing so without any adverse comments from the SEC.
- Excellent rapport with the regulators in an industry which is heavily regulated and constantly under scrutiny.
- Consistently generating cost savings and improved service so the financial function at EMC is truly a business partner throughout the enterprise.
- Extremely successful implementation of all pertinent sections of Sarbanes-Oxley, especially Section 404 which has been onerous for many companies.
- Execution of the merger of two insurance companies to optimize cost savings and efficiencies.
- Instrumental in raising \$70 million of capital through a secondary public offering and the issuance of surplus notes.
- Served as a leader in the implementation of the National Association of Insurance Commissioners codification of statutory accounting principles across consolidated enterprise and related subsidiaries.
- Major role in identifying risk as part of EMC's enterprise risk management program.

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Mark is the Chief Financial Officer of an enterprise with over 2,100 employees across the country. He has always displayed the highest level of integrity. His depth of skills includes solid leadership and communication skills so that he has been able to maintain a top notch financial staff coupled with tremendous relationships throughout the organization.

I believe Mark is an exceptional nominee for CFO of the Year and I urge you to give him favorable consideration.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Luke R. ...", followed by a long horizontal line.

SR/aal