
SUKU RADIA

4710 Mills Civic Pkwy, Unit 202 Phone: (515) 490-9609
West Des Moines, IA 50265 Email: sukuradia@gmail.com

December 18, 2018

Selection Committee- CFO of the Year Award

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 38 years. For the past 34 years, he has served at the EMC Insurance Group in a number of different capacities including Chief Financial Officer for the last 22 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 personal experience. Mark has handled it extremely well and some of his greatest achievements are:

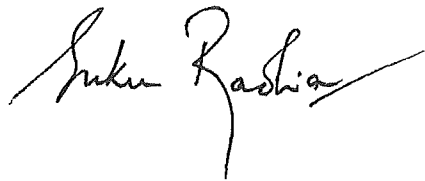
- Excellence in financial reporting in a complex industry and doing so without any adverse comments from the SEC. This clearly reflects a level of competency which is a testament to Mark's solid technical skills.
- Excellent rapport with the regulators in an industry which is heavily regulated and constantly under scrutiny.
- Consistently generating cost savings and exceptional service so that the financial function at EMC is truly a respected 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.
- Executing 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.
- Serving 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.

Selection Committee- CFO of the Year Award, Page 2

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 abilities. He has been able to maintain a top notch financial staff coupled with deep relationships throughout the organization.

I urge you to give Mark favorable consideration in your selection deliberations. Mark is an exceptional nominee for the *CFO of the Year*.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Inku Rashia", with a long horizontal stroke extending to the right.