

North American Specialty Insurance Company
Washington International Insurance Company
Westport Insurance Corporation

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Business Publications
Forty under 40
100 4th Street
Des Moines, IA 50309

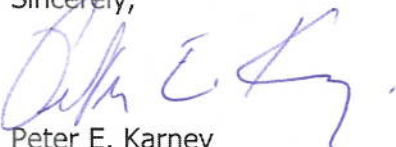
Re: Recommendation for Ben Tebo
Business Record – Forty Under 40

To Whom It May Concern:

Before relocating to the Chicago area, I had the pleasure of living in in Des Moines and working in the surety department of Nationwide Insurance with Ben Tebo. While there, I was a regular Business Record reader, and so I am familiar with its Forty Under 40 designation. I recall its awardees shared a remarkable combination of business skills and success with a commitment to making the greater Des Moines community a better place to live and work. Ben Tebo possesses those skills and commitment. Both in his professional career and through his involvement in the community at large, Ben, like the good sports coach he is, helps everyone he encounters to reach his or her full potential as a person. In doing so he makes Des Moines a better place, one person and one encounter at a time.

It is my privilege to support his nomination for the Business Record's Forty Under 40 designation.

Sincerely,



Peter E. Karney
Vice President