

THE INS FAMILY OF COMPANIES



January 15, 2016

Greg LaMair
LMC Insurance & Risk Management
4200 University Avenue
Suite 200
West Des Moines, IA 50266

Dear Mr. LaMair:

Re: Letter of Recommendation for Jack Carra

I would like to recommend Jack Carra as a candidate for the 40 under 40 award. I have worked with Jack on a professional level for four years. In this time, he has acted as our trusted advisor and consultant who has helped us identify risks inherent to our business and identified ways to mitigate or transfer these risks. He is not only thought of as our consultant, but a member of our team. Jack's commitment to ensuring the INS Family of Companies is adequately protected has been demonstrated numerous times over the years; suffice it to say, he always goes the extra mile.

Kind Regards,

Sean Yolish
VP Corporate Services