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**PROCTOR & FAIRGRAVE**  
A PROFESSIONAL CORPORATION  
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January 10, 2019

**Forty Under 40 Nominating Committee:**

I write this letter in support of Caroline K. Bettis as a recipient of the Business Record's 2019 Forty Under 40 Award.

I am a shareholder and member of the Executive Committee at Bradshaw, Fowler, Proctor & Fairgrave, P.C. in Des Moines, Iowa. I have known Caroline since she started with our firm as a law clerk in 2011, and then as an associate attorney in 2012.

Over the years, Caroline has focused on the area of insurance fraud, helping both local and national insurance companies combat fraudulent claims submitted by their own insureds. She has become one of a handful of attorneys in the State of Iowa to specialize in this area of the law, which is evidenced by the fact that 2019 will mark the fourth year in a row that Caroline has been asked to present at the Iowa-Nebraska Chapter of the International Association of Special Investigative Units' annual seminar.

Of particular note, in August of 2016, Caroline had the opportunity to travel to the Federal Law Enforcement Training Center in Brunswick, Georgia, which is where recruits for the Federal Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) train. It is believed that Caroline is the first—and likely the only—civilian to attend the 2-week arson block of the ATF recruit's training. Over the course of these two weeks, Caroline learned alongside the ATF recruits, but she also assisted in instructing the insurance portion of their arson block; quite the accomplishment a mere four years into her career.

In addition to her individual professional success, Caroline has also contributed to the success of the firm as a whole. She has served on Bradshaw's hiring committee since 2012 and has been instrumental in recruiting the majority of the firm's current associates. She is particularly supportive of women in the legal profession and Bradshaw is a better firm because of her contributions.

Bradshaw is proud to have Caroline as a member of the firm and for her volunteer work within the legal community. From her contributions as the Chair of the Polk

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County Juvenile Drug Court Collaborative to her service on Drake Law School's Board of Counselors for six years, Caroline has evidenced a deep commitment to the betterment of others. It is for these reasons that I give my highest recommendation for Caroline K. Bettis as a recipient of the 2019 Forty Under 40 Award.

Sincerely,

A handwritten signature in black ink, appearing to read "SMOB", with a stylized flourish at the end.

Sean M. O'Brien