

**Forty Under 40 Committee**

Dear Sir or Madam,

I am writing concerning Melissa Knutson and her nomination for Forty Under 40. I enthusiastically recommend Melissa and am excited to tell you why.

As the Senior Vice President of Insurance at NCMIC, I have known Melissa professionally for many years. In that time, I have seen her shine as a member of our organization and in the community. Melissa began working in our finance company in 2003. While I didn't work directly with Melissa at that time, I knew her as a positive and energetic young leader who was well liked throughout the organization.

While working in our finance company, Melissa routinely exceeded expectations and volunteered for many projects. She was quickly promoted and excelled in leading our Equipment Finance and Premium Finance teams. Sales increased dramatically under Melissa's leadership as she focused on improving both processes and communication through the company.

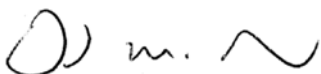
In early 2018, a key role opened up in our insurance company. Even though Melissa had no direct insurance experience, she was identified as a strong candidate due her excellent leadership skills and the challenging nature of the role. Melissa became our Vice President of Professional Liability Programs and quickly owned this new role. Melissa was now responsible for 3 key lines of business and immediately brought the team together and created an environment built on trust and respect. Melissa also was a quick study and learned the ins and outs of these new lines of business in short order. To say she overachieved would be an understatement.

In December 2018, Melissa was yet again asked to take on a new challenge. She was offered and accepted the role of Vice President of Risk Operations. In this newly created position, Melissa has been tasked with leading the underwriting, service and risk management teams within the insurance company. This represents yet another challenge for Melissa that will test her skills as a leader.

Melissa has held a number of demanding positions in our organization that require a large time commitment but she has also found time to be involved in the community. Most recently, Melissa became involved with the Cystic Fibrosis Foundation and was their lead fundraiser in 2018. She also launched a non-profit with her daughter that helps meet the needs of underserved women in central Iowa. Melissa was recently recognized as a "Person to Watch in 2019" by the Des Moines Register, a well-deserved honor.

Melissa Knutson is an outstanding member of the NCMIC team with a bright future. As impressive as she is within our organization, I know she is equally as important to her family and our community. She is driven to help others and make a difference in all of the lives she touches. For these reasons I strongly recommend her for Forty Under 40!

Sincerely,



David Siebert  
Sr. Vice President