

December 29, 2014

Des Moines Business Record
100 Fourth Street
Des Moines, IA 50309

Attention: Forty Under 40 2015
Jason Swanson

Dear Jason,

I'm writing this letter to encourage your selection of Emily Harper, J.D., as one of the Business Record's 2015 "Forty Under 40". Emily is Regulatory and Legal Research Manager here at NCMIC Group, Inc.

Emily joined NCMIC's regulatory Compliance area after graduating with honors from the University of Iowa's College of Law. Even as she was making significant contributions to the compliance function in her early days here, she successfully completed the Iowa Bar exam (first try!) and was sworn in to the Iowa Bar. Presently, she is enrolled in the CPCU (Chartered Property Casualty Underwriter) program studying insurance risk management, risk assessment, risk control, finance, corporate structure, ethics and operations.

As a 50-state financial services enterprise, the scope of NCMIC Group, Inc.'s regulatory burden is broad and deep. Influential navigators are needed not only to develop and implement meaningful compliance protocols, but to engage and inspire colleagues along the way through the myriad and often complex expectations. Emily is one of those influential leaders; she models the confidence and positive energy of her high level of knowledge but pairs that with common sense and doing the right thing. Emily works on high-level projects delivering high level work product to senior management. She has built relationships of trust and high ethics with her colleagues and with the regulators with whom she interacts every day.

Emily is making investments in Iowa's future; cultivating the promise in Des Moines youth by serving as a board member of Camp Fire Heart of Iowa. She also serves on NCMIC's Charitable Contributions Committee and has represented NCMIC at numerous Des Moines charitable functions. She gives and gives back; she is one who has made her mark at NCMIC and she'll certainly make her mark on Des Moines!

Thank you for this opportunity to nominate Emily Harper.

Gratefully,


Jacqueline Anderson
Vice President, Compliance
NCMIC Group, Inc.