

Michael E. Gray, Jr.
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November 13, 2009
Sent by e-mail and regular mail

Michael,

It seems like the opportunity to provide a note for a job well done does not occur often enough, and sometimes we forget to actually do it. I did not want my recent experience to pass without sending this note to thank you, and your staff, for a job well done. In particular I will single out **Matthew Griggs**.

On July 27th I received an e-mail quote from Matthew in response to my on-line inquiry for a "key man" insurance policy. At the time I was in negotiations to buy a business and was trying to determine the cost and eligibility for a policy to cover the expected loan balance.

I selected another agent and insurance company and over the next 9 weeks went thru their process which meant they held my funds for 8 weeks and ended up demanding an additional premium amount (nearly 3 times the original quote). During this time Matthew continued to follow-up with me to see if he could be of assistance.

On September 28th, I decided the pursuit of a policy with Foresters Life Insurance Company was futile and was frustrated that I had wasted so much time. I contacted Matthew and explained my situation. He immediately researched options and sent me an application for a policy with Prudential the next day.

In less than 4 weeks I received the notification that I was approved and the premium was \$600 lower than the original premium quoted. (The premium is also \$700 lower than the original quoted premium from Foresters.) In addition, I was not required to submit any funds until the policy was approved. Today I mailed the first year's premium and required documents to your office to complete the final step.

Of course I wish I would have made this choice on July 28th but am now glad that Matthew was persistent with his follow-up. During this time I have successfully negotiated the purchase of the company and was a bit anxious since I had committed to having a policy in force by the end of 2009 based on the original promises made to me by Foresters in July/Aug.

Please use this letter in any manner you choose but be sure to share it with **Matthew**. I will keep your company's contact information and will share it with anyone I know with insurance needs.

Sincerely,

G. E. Randecker
Soon-to-be Business Owner!