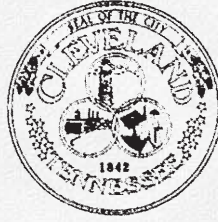


# City of Cleveland

Cleveland, Tennessee  
Office of the Mayor

Tom Rowland  
Mayor



Cleveland Municipal Building  
190 Church Street, N.E.  
P.O. Box 1519  
(423) 476-8931  
(423) 559-3364 Fax

October 1, 2009

To Whom It May Concern:

I do not hesitate to recommend Ed Jacobs and Associates to assist with insurance needs for any entity, and that is based on my experience with their association with the City of Cleveland.

Ed Jacobs has spent countless hours getting the City more and better rates when other cities across the state had enormous increases in their premiums. I personally have had Ed Jacobs and Associates interceded in questionable claims that have been refused by the insurance company. He has gone to bat and gotten the claim paid.

I can testify as a client that the Ed Jacobs Company gives one hundred percent of itself, always available and ready to assist you in every way. I cannot emphasize enough the importance of the unbelievably lower rates they have negotiated for the City of Cleveland, plus able to intercede when there is a question on payment of claims.

It is truly an advantage for the City to have such and advocate shopping around each year for lower and better rates while keeping in mind that good benefit coverage is a very important factor.

Sincerely,

A handwritten signature in blue ink, appearing to read "Tom Rowland", is written over a white background.

Tom Rowland  
Mayor