



Employers Mutual, Inc.

## Testimonial

HB Actuarial Services has provided Employers Mutual, Inc. with all of its property and casualty actuarial services since 2009. We selected HB Actuarial after a long relationship with another actuarial vendor. I was pleased to observe that the HB Actuarial reports are very detailed but at the same time understandable. Whenever a question does arise on how a number is generated, Hayden (the Principal Actuary) directs us to the exhibits that show the calculations and explains the rational.

Before submitting their official report to our management team and auditors, HB Actuarial always provides a draft report to review. If I have any concerns about the draft report, Hayden listens to the concerns and makes appropriate changes before preparing a final report.

A few months ago were we working on a proposal for a new client. I called Hayden to provide some actuarial input that would strengthen our proposal. He promptly responded under tight time constraints and was generous with the time he dedicated to help out EMI.

Let this testimonial serve as an unconditional recommendation to use HB Actuarial Services for all your actuarial needs. They provide a quality actuarial report, listen to our concerns, and help out whenever they can.

A handwritten signature in dark ink, appearing to read 'Clark Palmer'.

Clark Palmer  
Chief Financial Officer  
Employers Mutual, Inc.  
January 3, 2011

**JACKSONVILLE**  
1000 Riverside Avenue, Suite 400  
Jacksonville, Florida 32204  
888.505.0468 • Fax: 904.355.9927  
Visit us at [www.emi-tpa.com](http://www.emi-tpa.com)

**STUART**  
700 Central Parkway  
Stuart, Florida 34994 • 772.287.7650  
800.431.2221 • Fax: 772.287.1387  
Visit us at [www.emi-tpa.com](http://www.emi-tpa.com)