



To Whom It May Concern,

Integrity. A simple concept, but rare to find in today's business world. It is because Risnychok and Associates has earned my trust, by acting with integrity, that I wholeheartedly recommend them. Insurance brokers may all seem similar on the surface, but what has been proven to me over more than 20 years has been that Greg Risnychok and his firm have "over delivered" on our insurance services time and again. Sure, price is what most businesspeople hone in on, when making an insurance buying decision. However, I have learned that in addition to having very competitive pricing, the service I receive is far superior to any other firm I have used.

American Asphalt manufacturers hot mixed asphalt and is a paving contractor serving both North and South New Jersey, with 5 locations, and 3 asphalt plants. We currently have over 200 motor units and employ approximately 240 people. With environmental risk, heavy truck risk and employee practices risk, it takes a broker who is on top of his game to get underwriters to understand the people running our company and how we minimize risk. We partner with carriers, and the Risnychok agency to Improve safety and minimize claims. That improves our business standing.

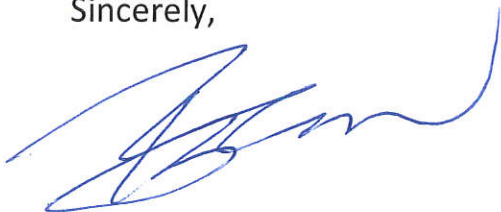
Our relationship started through trade association contact, where Bob Risnychok served on the board of Associated Builders and Contractors of NJ. Seeing Risnychok actively helping the industry, not just trying to sell insurance was an eye opener. When I was let down by my agent at the time, I allowed Risnychok to look at my insurance needs. They spent time, resources, and money to study my business, my needs, and my coverages. Their report to me was an eye opener, not just a competitive quote. I was not properly insured, with missing coverages and had large uninsured risks, caused by buying based on price. After allowing them to quote, I found I could have both the proper improved coverages

and at about the same price. Best of all, I was surprised at the level of service I received, then as a new account, and now for more than 20 years as routine behavior. Risnychok makes me feel like my business matters. My calls or emails get a quick and thorough response. I count on Greg for professional advise as we acquire additional companies and as laws and regulations change.

They have represented our firm's insurance program with professionalism and passion that we have not experienced or seen elsewhere in the marketplace. Whether we ask them to review the Indemnification, additional insured language, or general legal issues, Greg and his staff are always there with the answer. Greg's recommendations have saved American Asphalt untold dollars in claims over the years if it had not been for his persistence in adding other lines of coverage to our insurance program. As we have grown over the years, Risnychok Agency was right by our side helping us make decisions that not only saved us money but protected our balance sheet.

I welcome the opportunity to speak to anyone or answer questions about our great experience in dealing with the Risnychok Agency.

Sincerely,

A handwritten signature in blue ink, appearing to read 'R. Brown', with a long, sweeping flourish extending to the right.

Mr. Robert Brown, President