



LACKAWANNA INSURANCE GROUP

LACKAWANNA CASUALTY COMPANY • LACKAWANNA AMERICAN INSURANCE COMPANY
LACKAWANNA NATIONAL INSURANCE COMPANY

February 12, 2007

Ed Lynch
Marketing Manager
RLD Associates

Re: Testimonial of Service/Auditing Relationship

Ed,

Since we began using RLD in 2003, we have found the auditing services to be very consistent in quality of work and timeliness. Personnel have been responsive to our inquiries and the website is an added resource for status updates.

As a mono-line Workers Compensation carrier in Pennsylvania, we also very much appreciate RLD's efforts and professionalism in assisting us to opt out of the Test Audit Program on two occasions, saving us money and energy on disputes.

We would recommend RLD and its audit services, and if you would like to use Lynn or I as a reference for a prospective client, feel free to do so.

Sincerely,

Rick Gvozdas
Underwriting Manager/Audit Manager
Lackawanna Insurance Group