

8 September 2010

Mr James R. Favor, CRM, CIC  
President  
Jame R Favor & Company  
14466 East Evans Avenue  
Aurora, Colorado 80014  
United States of America

*Dear Mr Favor,*

It gives me great pleasure to congratulate you on the 25th Anniversary of your Fraternity/Sorority program in the Lloyd's market.

Chesterfield has advised me that you pioneered the first ever Property and Liability program for the National Greek fraternal world in the USA, back in 1985.

Over that period of time, you have worked selflessly and closely with the fraternities to establish a niche product in a niche class of a business, which has benefited both your clients and the Lloyd's market.

I understand that you patented the wording for this program, which I have been advised has been tested and upheld in a number of federal courts. No mere achievement in itself.

Your dedication and long term loyalty to both your clients and the Lloyd's market has served both parties well.

On behalf of Lloyd's I thank you for your contributions and expertise that you have brought to the market.

I wish James R. Favor & Company the very best in the years to come.

*Yours Sincerely,*  
*Peter Levene*