



HARDAWAY
CONCRETE COMPANY, INC.

October 30, 2006

Mr. Bobby DesPortes
DesPortes Risk Management Company
Blythewood, SC

Dear Bobby,

As you have requested, here is some feedback that you are welcome to use in your insurance consulting work. These thoughts come as a result of the projects from the last two years, plus some detail work you performed for us in between projects.

The main value you bring to Hardaway is that we can count on you for looking after the technical details, such as coverages included (or omitted) and coverage terms being in our best interest. Most small business owners delve into insurance matters only once a year; therefore, they are unlikely to gain full expertise in the insurance area.


Another value you bring is that I believe that since you are paid on a fee basis, your opinions are as unbiased as can be. Even though we have full confidence in our agent, it gives us comfort to know that you are providing another viewpoint. Sometimes something is overlooked because the right question is not asked.

For Hardaway's renewal for 11/01/06, we were expecting large increases due to recent unusually large claims. We had, in fact, received notices of non-renewal from the key carrier. We made an early decision not to put it out to more than one agent even with large increases expected, due to the fact that we had put it out to several agents last year. We were very satisfied with our independent agent and felt that they could approach all of the available markets as well as several different agents could.

You advised us to consider going to a "direct writer" for a quote, which would not muddy the water in the markets to which our agent would be going. We concurred with your advice and did so, saving considerable premium dollars when the direct writer agreed to take our workers' comp without having all of the other coverages, which we left with our independent agent.

We look forward your continued input and monitoring of our coverage. We plan to call on you as special projects may arise.

Sincerely,


Channing Joye,
CO-CEO