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RE: *CMR & Associates, Inc.*

To Whom It May Concern:

I am delighted to provide this letter of reference and recommendation for CMR & Associates, Inc.

RAB engaged CMR to secure an independent review (non-broker) of our commercial insurance policies and coverage.

We had never used an independent insurance consultant before and thought the idea of securing independent counsel would be beneficial. Up until the time we hired CMR, we always relied on our long-term broker to arrange for adequate coverage at what we thought were affordable premiums.

Results of using CMR were remarkable. They first read all our policies along with any pending proposals, read our lease, updated our property values, found a new broker/carrier and produced an organized and detailed Final Report. Contained within the report was a side-by-side comparison of all our coverages, limits and deductibles. We discovered that there were gaps and deficiencies in our old program and RAB transitioned to a newly recommended CMR broker whom they sourced from their proprietary database of National brokers (*The CMR Database*®) www.cmr-associates.com

RAB now has a superior insurance program thanks to CMR that affords our organization a superior plan design, higher limits and significantly lower premiums.

Without hesitation, I would recommend CMR for any business owner who wants to save valuable internal time, utilize a very creative new sourcing tool and expanded market access.

Very truly yours,

Howard Rothschild
President

PRESIDENT: Howard Rothschild, Esq. GENERAL COUNSEL: Proskauer Rose

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