

WARE INSURANCE

January 21, 2014

Virginia Department of Transportation
204 National Ave
Hampton, VA 23663

To Whom It May Concern:

I have had the pleasure of working with D&M Concrete Construction, Inc since 2011. As an agent who works primarily with the local construction industry, I am at least familiar with every commercial contractor in Hampton Roads. In my experience, there are only one or two truly exceptional, local contractors for each trade...and D&M Concrete is Hampton Road's best-in-class concrete contractor.

Laura Dunn, Vice President, operates an extremely organized, responsive, and effective office. Wayne (Tommy) Dunn, President, is the most creative, meticulous, and honest concrete specialist that I have met. As a team, they operate D&M Concrete with the effectiveness and capability of a company five times their size.

In case their experience modification rating (EMR) of 0.89 does not sufficiently demonstrate their safe work practices, as a certified OSHA instructor I can assure you that D&M makes employee safety and health a top priority. In addition to weekly 'toolbox talks' and continuous on-the-job training, all employees undergo pre-employment drug and alcohol testing, ongoing random testing, probable cause, and post injury testing. Inspections performed by the insurance carriers have yielded no recommendations.

Without reservation, I recommend D&M Concrete Construction for VDOT qualification. Please do not hesitate to contact me, should you need additional information.

Sincerely,



Michael Kellam, CSST, CLCS, CWCA
Treasurer

AN INDEPENDENT INSURANCE AGENCY

BUSINESS · LIFE/HEALTH · EMPLOYEE BENEFITS · BONDS · HOME · AUTO · FLOOD

141 BUSINESS PARK DRIVE, VIRGINIA BEACH, VA 23462 P757.490.1166 F757.671.9073 WAREINSURANCE.COM