

# CHIARO

Construction Services

2230 Clements Avenue  
Pennsauken, NJ 08110  
P: 856-254-3169

10/12/17

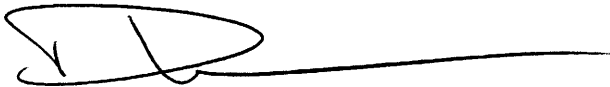
To Whom It May Concern:

Please accept this letter as an endorsement of Matthew Hook and Brown & Brown Insurance.

I recently placed my commercial insurance with Matthew and found him and his firm to be professional and knowledgeable. Their insurance placement process is unique and delivers valuable results.

I am happy to recommend the services of Brown & Brown Insurance.

Sincerely,

A handwritten signature in black ink, appearing to read 'Philip S. Finocchiaro, Jr.', with a long horizontal line extending to the right.

Philip S. Finocchiaro, Jr.  
President