



July 8, 2021

Kraus Anderson Construction
501 South Eighth Street
Minneapolis, MN 55404

RE: RTL CONSTRUCTION, INC.

Gentlemen:

We have been asked by RTL Construction, Inc. to provide an indication of its bonding capabilities.

RTL has been a valued account of the Westfield Insurance Company since 2001. During that time Westfield has provided bonds on projects in excess of \$5,000,000, and underwritten work programs in excess of \$45,000,000 for RTL. We anticipate that projects up to \$10,000,000 and work programs up to \$60,000,000 would fall well within RTL's bonding capacity.

Westfield Insurance Company would be more than willing to consider providing bonds on any construction projects obtained by RTL, subject to its normal review of the contract and bond documents, and funding arrangements for the project. As I'm sure you will understand, any arrangements for bonding are a matter between RTL and us, and we assume no liability to third parties if, for any reason, we can not provide any requested bonds

I hope you will find this to be a satisfactory reference regarding RTL's surety capacity. We consider RTL Construction to be an excellent construction firm and are confident that it would be a good choice for your construction needs. Please feel free to call me if you have any questions.

Sincerely,

By:

Alan Starks, Attorney-In-Fact
Westfield Insurance Company