

October 11 2011

To Whom It May Concern:

RE: American Risk Management Resources Network

I highly recommend Dave Dybdahl [ARMR] for your GL, pollution and umbrella insurance policies. In addition to being price competitive Dave and his associates have always been immediately available to answer questions, I have found them to be very knowledgeable about our industry and it's insurance requirements. I have purchased my insurance through ARMR for 8 years having changed local insurance agents' more than once in that time period.

Rich Tolton/Owner
Paul Davis Restoration & Remodeling of Tucson