

Advantage Tank Lines • BXI • KAG Ethanol Logistics • KAG Logistics • KAG Tank Services • KAG West

Kenan Transport • Klemm Tank Lines • North Canton Transfer • Petro Chemical Transport • Transport Service Co.

November 15, 2016

To whom it may concern:

Kenan Advantage Group is North America's largest tank truck transporter and logistics provider, delivering fuel, chemicals, industrial gases, and food-grade products. We operate four platforms in more than 40 states and 16 locations throughout Canada. Throughout these various 185 facilities we have approximately 6,800 Professional Commercial Tractor-Trailer Drivers (5,300 company drivers and more than 1,500 Independent Contractors).

We understand the importance of maintaining respect within the industry with our many customers, employees, contractors, and industry partners. We value long-term relationships with our employees, contractors, and customers. We have found, just as important to our success is maintaining a long-term relationship with individuals and companies who share our culture and values. Wellington F. Roemer is one of those valued business partners which is extremely important in this ever changing and difficult insurance market.

Through the years, Wellington F. Roemer has handled a variety of product lines for Kenan Advantage Group. In addition, prior to joining the KAG team, I have personally worked with Wellington F. Roemer since 1980. I have always found them to be extremely professional and focused on delivering product and service that exceeds our expectations. They have continued to work aggressively year after year developing a specialized program for our Independent Contractors that provides excellent coverage. We have been extremely pleased with their expertise and critical decision factors which provide our Independent Contractors with reasonably priced coverage that insures our ability to provide a competitive advantage to our contractors and the customers we serve.

Please do not hesitate to reach out to me if I can be of further assistance.

Very truly yours,

KENAN ADVANTAGE GROUP, LLC

Becky J. Perlaky

Executive Vice President, Safety & Compliance