

February 22, 2023

Lorie Graham, Senior Vice President and Chief Risk Officer
American Ag Insurance Company
1501 E. Woodfield Road, Suite 300 West, Schaumburg, IL 60173

Dear Lorie,

I would like to submit a Letter Recommendation for the Marsh McClennan Agency Southeast team and in particular Vince Carelli and his direct reports. They are an excellent team who provide quick response times, sound advice and bring new concepts and policy options forward. They excel in frequent communication throughout the year to keep abreast of our situation and make sure we have the proper protection in place and to confirm we are thinking about the appropriate risk for current or emerging situations.

I would be glad to provide some more concrete details if needed and would be happy to discuss our relationship with Vince and his team if you see the need. Thank you very much.

Sincerely,

A handwritten signature in black ink, appearing to read "Stephen A. Heeg". The signature is fluid and cursive, with the first name "Stephen" being more prominent than the last name "Heeg".

Stephen A. Heeg

Vice President, Product and risk Management
Kentucky Farm Bureau Mutual Insurance Company
9201 Bunsen Parkway, Louisville KY 40220