September 1, 2020

Mrs. Cammie Speckler

Hartford Specialty

4788 Market Street, Suite A205

San Francisco, CA 95644

Dear Mrs. Speckler

RE: Valley Custom Manufacturing

**Central Sierra Insurance** has insured **Valley Custom Manufacturing (VCM)** since 1992. We changed companies twice only because the original underwriters and/or branch managers left, and the new personnel did not take the time to study the risk. In both cases, renewal numbers were offered but were not competitive. In our many years of insuring VCM, the risk has been very profitable.

Valley Custom Manufacturing is best known as a manufacturer of nut harvesting equipment. Since 1946 the Sanchez family has been developing new and innovative machines to help the nut growers more efficiently, quickly, and safely harvest their product. Over the years, VCM has earned an unsurpassed reputation. Almond, walnut, pecan, filbert, macadamia, and pistachio growers throughout the region know the quality and value of VCM equipment.

Valley Custom Manufacturing is a family owned and closely held corporation. All owners are full-time employees of VCM. This organization is a model for professionalism and quality. They take great care in designing and building their products and servicing their customers. They encourage loss control recommendations and are highly receptive to all forms of improvement.

Your loss control people have visited VCM several times, and I’m told the reports were very good. Expiring combined premiums are around $525,000. I expect we’ll see some inflation for the June renewal.

Thank you for your careful consideration. Please note that I am encouraging a joint meeting to discuss this renewal. Please review the enclosed information, and feel free to call if I may be of any assistance.

Sincerely

Jennie Owings, Vice President

Central Sierra Insurance

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Enclosure