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October 2, 2014

Joseph Villarreal
Executive Director
Contra Costa County Housing Authority
3133 Estudillo Street PO Box 2759
Martinez CA 94553

RE: Low Loss Ratio Award

Dear Mr. Villarreal:

Congratulations! On behalf of HAI Group, I would like to congratulate you as a recipient of ***The Low Loss Ratio Award*** for the 2010-2012 HARRG policy years. Enclosed is a certificate for the housing authority to post in recognition of this achievement.

The award is based upon three years of premium and loss data. Only members with an average loss ratio below 50% are recognized. Your efforts at risk management are producing positive results.

We encourage you to continue the hard work that brought you these results.

Sincerely,

Elizabeth Owens
Director, Risk Control & Consulting

Enclosure

Low Loss Achievement Award

Presented to

Contra Costa County Housing Authority, CA

To recognize their consistent positive performance in achieving a low loss ratio in general liability claims for the years 2010, 2011 and 2012

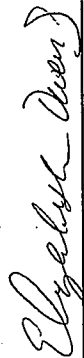
Presented by



September 2014



Daniel Labrie, CEO
HAI Group



Elizabeth Owens
Director, Risk Control & Consulting