

HECHT DISTRIBUTING COMPANY, Inc.

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To whom it may concern:

I am pleased to recommend Mel Feagans to any employer seeking to protect the safety of its employees, and also lower insurance costs by slashing both workman's comp injuries and vehicular incidents. For the last five years, Mel's program of risk management has reduced our property/casualty rates from \$254,000 in 1994 to a net cost in 1999 of \$89,750 (including a dividend from our insurer of \$15,000 for great performance in 1998). We have reduced our workman's comp mod from a very poor mod of 2.14 in 1994 to an excellent mod of 0.73 in 1998.

Given the huge opportunity for employee injury in our industry, I frankly find it astonishing that we did not have any lost time injuries in all of 1998! We had some minor first aid injuries only.

Mel's program emphasizes immediately getting an injured worker to a physician, finding out from the physician what limited work the employee can perform, and then immediately creating an appropriate task for the worker to perform while recovering. This program has been very popular with our employees, since an injured worker knows that he can count on the company to provide him a regular paycheck.

Mel has successfully tackled the problem of vehicular accidents. Our fleet logs over 1,700,000 miles per year, we obviously have a significant exposure to traffic accidents. Mel's program on driver safety has resulted in tremendous savings to our company in the area of vehicle insurance costs. This year's premium savings is \$48,899 below the premium when Mel started his program.

Mel's program is extensive. What I have learned from Mel is that reducing worker injury and vehicular accidents is a game of details. Detailed plans are needed, and, perhaps more importantly, detailed follow through is needed. Mel does a terrific job on both counts. I strongly recommend Mel to any business committed to reducing its insurance losses and protecting the safety of its employees.

Sincerely,



Gary M. Hecht
President