

**TravelersPropertyCasualty**  
A Member of Travelers Group



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To Whom It May Concern:

Re: Mel Feagans

It is my pleasure to write this letter of recommendation regarding Mel Feagans.

I have worked with Mel for the last five years regarding the property & casualty insurance and risk management program for Hecht Distributing Company, Inc. in Norfolk, Virginia. In my nearly 40 year career as an insurance underwriter, primarily handling mid-sized and large commercial accounts, I have not worked with anyone more competent, thorough and effective in his position as Mel Feagans. As direct result of his involvement, the frequency and severity of loss activity improved from unacceptable levels, as was the case when he arrived at Hecht, to spectacular in a very short period of time. For example, the Workers Compensation experience modification dropped from 2.00 in 1994 to .75 in 1999 due to Mel's active management of all the exposures and risk factors that affect any company on a daily basis.

I have never worked with any businessperson that understands risk management principles and implements pragmatic solutions as well as Mel. Add Mel's leadership and outstanding people skills, and you have one very effective businessperson.

Please feel free to call me if I can be of any assistance.

*E. M. Pennington*