



To Whom It May Concern,

Restoration Risk Retention Group (RRRG) is focused solely on SERVPRO Franchises and their specific insurance needs. RRRG maintains a very strong balance sheet and has secured reinsurance with a diverse panel of reinsurers all of whom are rated A or better by AM Best.

In December 2019, AM Best affirmed the A rating on RRRG, whose surplus now exceeds \$50,000,000 and has been steadily increasing due to excellent underwriting results.

AM Best increased the rating of RRRG at A VII rating (\$50m to \$100m).

Because of its abundant capital, conservative reserves, tailored coverage, superior claims handling, and the highly rated reinsurance protection it purchases, RRRG provides to the SERVPRO Franchises the best possible insurance protection on the market.

Thank you for your time and consideration. Should you have any questions or need further information, please do not hesitate to contact me.

Regards,

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