



January 16, 2012

Mr. William Perdue
President, AAIRRG
P.O. Box 9169
Missoula, MT 59807-9169

Dear Mr. Perdue:

In 2011 Turbine Weld, Inc., a small business engaged in aircraft turbine engine hot section repair, celebrated its twenty fifth anniversary. Our business has enjoyed continued growth due primarily to the quality of the work and dedication of our experienced employees to meeting customer needs. During our twenty five years, no insurer has had to provide payment to anyone on our behalf.


However, for the comfort of our customers and our own protection, substantial product liability insurance was maintained until premiums rose and increased minimum levels of insurance were established by insurers at prohibitive costs. A few years ago Turbine Weld canceled its product liability insurance. Fortunately quality performance convinced our customers that we were a good risk and continued to use our services.

When we were introduced to the idea of a small specialized insurance group that would be owned by the insured, we were skeptical of its feasibility but very interested. The basic concept was sound, given that sufficient interest by sufficient quality businesses, each with a history of excellent performance, could be sold.

Please extend our gratitude to Rick Krebs whom we see as a friend and the key remover of our skepticism. AAIRRG initiated, organized and sold all of the needed facets of a practical, reasonably priced liability insurance program, not a simple task. We now have an affordable measure of customer comfort which, given our history, may have only to provide that valuable purpose.

We know that it takes more than Rick, so please extend our appreciation to all of your staff for their successful efforts on our behalf. We like your product.

Very truly yours,


Howard Halpin,
Treasurer

CC: Rick Krebs, Underwriter, Mgr. AAIRRG Polaris Enterprise Group, Inc.
Thomas Halpin, President, Turbine Weld, Inc.