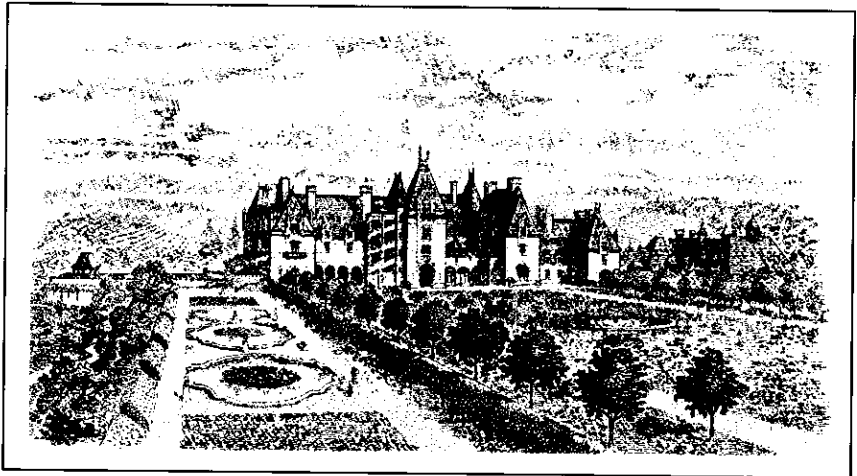


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ASHEVILLE, NORTH CAROLINA



STEVE WATSON

BILTMORE®

9/16/16

Dear Governor Haley,

It was a true honor for Cynthia and I to spend time with you at the Clemson game. I was thrilled to be invited, and to experience the game from your box seats. Death Valley is a beautiful venue, and the weather was perfect. I really cannot imagine a more perfect day. Biltmore is truly honored to have the opportunity to operate an insurance company, and we have enjoyed substantial insurance savings by doing so. The staff serving South Carolina Captive Insurance is of the highest quality. Jay Branum has been a wonderful director, and Jeff Kehler has insured that all of our business has been a pleasure. Director Farmer is one of the finest individuals I have ever met. The State of South Carolina is lucky to have him as Director of Insurance. All of the staff has offered seamless assistance, and we cannot be happier. Thank you again for the wonderful opportunity. Steve Watson