

CHUBB & SON

CHRISTOPHER T. PARKER
Vice President & Director
Construction Group
Chubb Surety

December 26, 2007

Mr. Rich Eichelberger, President
Lobar, Inc.
One Old Mill Road
Dillsburg, PA 17019

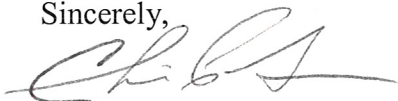
Dear Rich:

I just wanted to thank you and your team for meeting with us last week. You have a lot to be proud of in the 40 year history of the company. It is a testament to your ongoing leadership that Lobar is enjoying a record year in 2007.

It is clear that you have a focused and talented management team interested in continuous learning and dedicated to customers and employees. We are proud to be associated with such a fine company and appreciate the trust and confidence you have placed in Chubb as your surety.

Rich, I hope you had a wonderful Christmas and have a good New Year. I look forward to seeing you again soon and wish you all the best in the coming year!

Sincerely,



Chris Parker
Director- Surety Construction Group

Cc: John Wagner – Construction Risk Solutions
Gary Rispoli – Chubb/Philadelphia