

## CHUBB & SON

GARY V. RISPOLI  
Vice President

February 24, 2010

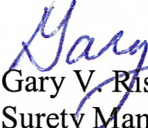
Mr. Richard Eichelberger  
President  
Lobar, Inc.  
1 Old Mill Road  
Box 50  
Dillsburg, PA 17019

Dear Rich:

Thank you for inviting me to your Business Meeting on February 19<sup>th</sup>. The event was just another example of why Lobar is one of Chubb's premiere construction customers. The topic of getting paid was very timely from what we see in the marketplace. The presenters all did a great job of sharing their views and educating the room. What was even more impressive was the level of sharing and involvement by every Lobar employee attending. The passion and engagement is very special!

Thanks again for lunch. I look forward to hearing what you decided to do with the Canada trip.

Very truly yours,

  
Gary V. Rispoli  
Surety Manager

cc: Joe Pierson, CRS