



HB Actuarial Services, Inc has provided Waste Pro all of its property and casualty actuarial services since 2010. Hayden (the Principal Actuary) provides actuarial reports that are detailed yet understandable. We use these reports to demonstrate our financial condition to state regulators and other interested parties.

Before finalizing the official report, HB Actuarial Services always provides a draft report for our management team to review. If we have any concerns about the draft report, Hayden listens to the concerns and makes appropriate changes before preparing a final report.

We highly endorse HB Actuarial Services to businesses that are in need of actuarial support. HB Actuarial helps out any way they can.

Signed,

A handwritten signature in cursive script that reads "Kendall Taylor".

Kendall Taylor
Loss Control Manager
Waste Pro USA, Inc.
4/26/2022