



Youngquist Brothers LLC
15465 Pine Ridge Road
Fort Myers, FL 33908
239-489-4444

HB Actuarial Services, Inc has provided Youngquist Brothers all of its property and casualty actuarial services since 2012. 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 it can.

A handwritten signature in black ink, appearing to read "P. McCullers", with a long horizontal line extending to the right.

Paul McCullers
VP, Risk Manager
Youngquist Brothers, LLC and Youngquist Brothers Rock, LLC
April 18, 2022