



Busby-Stone Risk Management

Acrisure Agency Partner

"Don't avoid risk... manage it"

December 1, 2015

To Whom It May Concern:

A.R. Merante Corporation approached us in early 2015 inquiring about insurance and risk management services for their clients. A.R. Merante Corporation requires a prospective new client to have a written injury and illness program, and stable experience modification factor below 100 percent.

We met with Rick and explained the risk management process and how it affects the cost of risk. From that day forward we have been meeting with Rick's customers, educating them about the risk management process and how it affects net income.

Our programs have effectively reduced and stabilized his client's net income, critical in the recent down turn in oil prices.

A.R. Merante Corporation sincerely means to increase the quality of his client's customer base and improve their internal operations. Busby-Stone Risk Management, an Acrisure Agency Partner recommends hiring A.R. Merante Corporation the results will be improved relationships, more customers and consulting resources that will assist with process improvements.

Please do not hesitate to call on me, to discuss Rick's services or your own insurance and risk management program.

Faithfully Yours,
Busby-Stone Risk Management
Acrisure Agency Partner

Gregory Stone

Gregory Stone
President | CIC, MLIS, CRIS