



October 19, 2017

I am Greg Cushard of Lockton Insurance Brokers, LLC, the largest private insurance broker worldwide in over 60 countries. I have been with Lockton for 7 years and Lockton has been in business for over 50 years. Lockton's Global Headquarters is based in Kansas City, Mo, while I am based in the San Francisco, California office.

Robert Nash, Nash Holdings, Inc. and myself have been involved for the past couple years and growing. Nash Holdings has made the decision to place its insurance needs with myself after much of his research for his Company insurance needs. When quoting Nash Holdings for insurance with underwriting in relation to Directors & Officers (D&O) and Errors & Omissions (E&O) policies and related, we anticipate to shop the top insurance providers domestically. The U.S. markets will all have global offices in the event we need a policy specific to another country.

Nash Holdings, as example, would like to place his new policies with Berkshire Hathaway Insurance / Warren Buffet's companies, when possible, since he has other relations with Berkshire already and would like to continue to build business with them. This is exactly why Nash Holdings has chosen me and Lockton to provide this type of request, as we do everyday, internationally.

D&O insurance is liability insurance which pays out when directors and other managers are involved in litigation or the threat of it. Crime insurance, as we know, is primarily a first party cover i.e. it offers protection for financial losses suffered by a company as a result of (among other things) the fraud of its employees and/or others. Errors and omissions insurance (E&O) is a type of professional liability insurance that protects companies and their workers or individuals against claims made by clients for inadequate work or negligent actions. Nash Holdings will be purchasing both D&O, E&O, and crime insurance.

Please call me or email with any questions regarding these type of policies that we will be assisting Robert Nash and Company with, now and in to the future.

All payments of insurance are due in full on day of inception for the policy not to be cancelled

Sincerely,

Greg Cushard
Lockton Insurance Brokers