



April 21, 2017

Letter of Authorization

This is to confirm that Square One Insurance Services Inc. is an authorized agent of Pacific Specialty Insurance Company as of June 1, 2017. As such, Square One Insurance Services Inc. is responsible for issuing, billing and servicing policies issued on behalf of Pacific Specialty Insurance Company. This letter will also confirm that this agreement grants Square One Insurance Services Inc. the authority to manage the following products:

Homeowners insurance (HO3)
Condominium unit owners insurance (HO6)
Renters insurance (HO4)

We also confirm that we deem:

- a. Any business accepted by Square One Insurance Services Inc. on our behalf to have been accepted by us; and
- b. Any premium paid to Square One Insurance Services Inc. to have been paid to us.

Our company periodically audits the business operation of Square One Insurance Services Inc. to ensure compliance with the agency agreement, and at this time Square One Insurance Services Inc. is in good standing with our company.

Sincerely,

A handwritten signature in black ink that reads "Melissa Kaufman".

Melissa Kaufman
VP of Underwriting and Product Development