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11/1/17

Joshua Pincus-Sokoloff
Malden Solutions
1344 Ashton Road, Suite 200
Hanover, MD 21076

To Whom it May Concern:

Baltimore Lock and Hardware has worked with Josh Pincus and his team from Malden Solutions since 2009 and we have been very happy with the service and coverage we have received. When we started our relationship we initially offered a Voluntary Insurance program to our staff and have actually had a number of employees who have needed to use the coverage. Claims processing has been quick and easy and our dedicated service specialist Cori Whidden is always available to help.

A few years after rolling out the Voluntary Benefit programs we elected to move our Business Insurance and Major Medical to Josh's team as well and the service we have received since making the switch has been just as strong. Jen Weaver and Ben Greenstein are always available to answer questions and help us when we need anything. Most importantly, our employees are happy with their policies which makes us able to focus on running our business.

Thank you for being there when we have needed you over the years!

Sincerely,

A handwritten signature in black ink that reads "Keith Scott". The signature is written in a cursive style.

Keith Scott