

To Whom It May Concern

I have known Gary Dunning for the best part of a decade, when we were first advised by him on business insurance matters. Since then our business has grown with many more complex, technical, insurance products needed. Additionally another company has been formed with very strict requirements. Both companies now enjoy the benefits of Coeus' extensive advice.

Gary and colleagues are super responsive and get back on all enquiries immediately, which is very important to our businesses. All areas of insurance, from public liability through transport and marine policies are organised for us, expertly, by Gary and his team.

Following such a good customer experience, I have personally insured via the firm and at this individual level, the service is just as reliable and exacting. Whenever there has been a claim, it has been dealt with speedily and always with a successful outcome. I would therefore recommend Gary and Coeus unhesitatingly for any business looking for first rate insurance advice and provision.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'Russell C Willcox', followed by a period.

Russell C Willcox  
**Chairman**