



UNDERSTAND. SERVICE. INNOVATE.

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May 15, 2017

To Whom It May Concern:

USI Insurance Services recently wrapped up an expense audit from SIB Fixed Cost Reduction, and we were very happy with the value their team delivered. We are writing to recommend them to other companies seeking to audit and reduce their costs.

USI hired SIB specifically to review our bank fees. As a large insurance broker with over 140 offices across the country, USI conducts a variety of financial transactions and treasury fees constitute a large annual expense. SIB impressed us with their experience and professionalism as they explored opportunities to reduce our bank fees in a lasting way.

SIB's recommendations will result in a six-figure reduction in our annual treasury fee expenditures. They conducted their review in a prompt, efficient manner and presented their findings with a great deal of specificity and clarity. SIB's value should be clear to anyone in business who realizes the importance of keeping costs under control. We're glad to have worked with them, and will recommend them to others with high operating expenses.

Sincere regards,

USI INSURANCE SERVICES

A handwritten signature in blue ink that reads "Nancy Colwell".

Nancy Colwell
Director of Treasury

To Whom It May Concern,

Allied Reliability Group recently completed a review with SIB Development & Consulting, and we were very pleased with the results. SIB delivered big savings for us, and we would definitely recommend their services to other businesses with high fixed costs.

SIB made a bigger impact on our bottom line than we originally expected. Specifically, SIB was able to reduce our wireless telecommunications costs by over 30%. We employ a large number of engineers who are on the road often, so this is a very large expense area for our company and the total dollar amount these savings represent is significant.

We would enthusiastically recommend SIB and their team.

Sincerely,

Rachel Rines

Rachel Rines, CPA
Accounting Manager
Allied Reliability Group



November 19, 2015

To Whom It May Concern:

Earlier this year, McKean Defense was referred to SIB due to their expertise in reviewing and reducing operating costs for large companies like ours. After reviewing SIB's credentials, we decided to work with them, and the project has paid significant dividends. Given our positive experience with SIB, we are writing to offer our recommendation for their services.

SIB provided an extra set of eyes to scrutinize our company's vendors and service providers for overcharges and inefficiencies. By referencing best-in-class rates and service plans from similar companies, SIB was able to quickly spot opportunities to secure a better deal.

The project resulted in a notable reduction in our administrative operating costs, including payroll processing services and printer/copier maintenance services. For a company with a large white-collar workforce and expenses to match, this is a real help and will yield benefits for years to come.

In light of this successful project, McKean Defense would like to issue our highest professional recommendation for SIB Fixed Cost Reduction.

Sincere regards,

A handwritten signature in blue ink that reads "David B. Walls".

David B. Walls
Chief Financial Officer

DBW/kj

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May 4, 2012

To Whom It May Concern:

Harvey, Pennington Ltd recently engaged SIB Development & Consulting to conduct a review of our monthly expenses. Given their results, we are very glad to have signed up with them, and we would recommend SIB to other law firms or any business seeking to cut its costs.

SIB was able to look at our current expenses and find meaningful savings in multiple spending categories. Thanks to their review, services such as telecommunications will be significantly cheaper for the firm. SIB was even able to negotiate better rates for our legal software services such as Westlaw and LexisNexis – something we didn't think was possible.

We were not only impressed by the savings SIB found, but the ease with which the review was completed. There was little administrative burden on our part – SIB was able to work independently and with our vendors to gather necessary documents and conduct its analysis. The end result has been a true win-win situation, and we would be happy to serve as a reference for future clients considering a cost review with SIB.

Very truly yours,



ERNEST J. BERNABEI, III

EJB, III/la


Dear Sir or Madam:

Please accept this letter as our firm's professional recommendation for SIB Fixed Cost Reduction. Boston National Title Agency LLC has benefited from SIB's hard work and we would readily encourage other companies to take advantage of their services as well.

Boston National has offices in multiple states across the U.S., and SIB worked with all of them to review certain operating costs and service expenses. SIB performed detailed, professional work and succeeded in reducing our costs in several ways, particularly on our telecommunications services.

Our staff was impressed by the number of ways SIB was able to find savings, and also with the long-term impact these savings will have on the company. Boston National has enjoyed working with them, and we are confident that other companies will enjoy working with SIB too.

Kindest Regards,



Benjamin D. Allison

Corporate Controller

October 27, 2016

To Whom It May Concern:

MGC Insurance Defense is a multi-location law firm with approximately 150 attorneys spread across 13 offices throughout the Southeast. We pride ourselves on being a forward-thinking, metrics-driven enterprise, so SIB's mantra of reducing costs and increasing efficiency is very appealing to us.

Earlier this year, we enlisted SIB to review certain fixed costs at our locations. Their project turned up a number of interesting findings which have already starting producing savings, and we expect this reduction in our costs to have an impact for years to come.

SIB's initial audit revealed multiple billing errors from our vendors in excess of \$10,000, and SIB worked with them to correct the problems. SIB also used a variety of other methods, such as price negotiations, plan optimization, and elimination of unused services to save money with our vendors and service providers. Because of SIB's work, our monthly spend will be reduced significantly on our document storage, shipping, postage, and telecom costs.

Needless to say, SIB has been very effective and our decision to work with them was worthwhile. We also found their staff to be pleasant and professional, and we would not hesitate to recommend SIB to other law firms or any company looking to evaluate their operating costs.



Dana Eilrich
Director of Operations
McAngus Goudelock & Courie, LLC