



May 20, 2010

Nassau Community College
One Education Drive Building 353
Garden City, NY 11530

Attn: Insurance RFP Committee

I am writing to recommend Marshall & Sterling for purposes of handling the insurance and risk management services for Nassau Community College. Marshall & Sterling has handled Hudson Valley Community College's insurance since 1998. I am personally responsible for the insurance and safety initiatives at HVCC and find the services provided under the leadership and direction of Mr. Grey and Ms. Emerick to be beneficial and substantial to any institution or public entity.

In 1999, I charged Marshall & Sterling with the goal of bringing safety to the forefront of all activities and directives of the college at the request of President John Buono. Prior to Marshall & Sterling's involvement, the college experienced several major claims that had adversely affected our loss experience. The firm engaged in meetings with the president and his staff; faculty and administration presentations; student contact; interviews with the new director of campus security, presentations to the safety committee and personal "walk throughs" and inspections to ensure compliance. The joint initiatives established as a result of this undertaking have been far reaching and served as the benchmark for safety at the institution.

Mr. Grey and Ms. Emerick have continued to work with HVCC to ensure compliance and direction as respects to all areas of risk management and cost containment. They are personally involved in any claim that is of primary concern to the administration and have established an incident only reporting system that has served our interests well. In addition, Marshall & Sterling set up a third party contract procedure with our various departments that oversee nearly 1,000 certificates of insurance each year. These actions saved the college in several significant potential claims, one during a construction accident, avoiding millions of dollars of potential litigation costs and claims payments. They are regularly involved in meetings with the college attorney, Steve Wiley, to ensure that best practices are established in all aspects of student life. In short, Marshall & Sterling has created a safe environment for the college and recognized that our institution acts in many ways similar to a public entity in terms of serving all of the constituent needs.

I am pleased to share my highest regard and praise for Marshall & Sterling and the individuals that are responsible for presenting the RFP to Nassau Community College. I can be contacted at (518) 629-4525 for further comment.

Sincerely,

A handwritten signature in black ink, appearing to read "Joel R. Fatato", written in a cursive style.

Joel R. Fatato
Vice President for Finance