



June 19, 2013

Ms. Tiffany Jarman
CST Industries, Inc.
Human Resources Director
2101 South 21st Street
Parsons, KS 67357

Re: Experience Modification Rate

Dear Tiffany:

I wanted to let you know that the NCCI Experience Modification Rate for 2013 has been calculated. I'm pleased to inform you that your mod rate is 0.81. This is a terrific result and a great reflection of the hard work you and your team have put in over the past years. Having the full support from senior management and the clear commitment to excellence in safety at all of your locations has shown in your strong loss performance. A rating this low is a result of the unwavering attention you and your team give to your employee's safety. This mod rate is just another example of how CST constantly out performs the competition in all aspects of their work.

Congratulations to you and your team and keep up the great work!

Sincerely,

LOCKTON COMPANIES

Paul Damon, CPCU, ARM
Assistant Vice President
Account Executive
Tel: (816) 960-9760
Mobile: (913) 219-2103
Fax: (816) 783-9760