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## **The Towner Management Group Wishes Clients and Friends a Happy Holiday Season**

**Burlington, VT**— It's been an eventful and busy year for the folks from The Towner Management Group, as it has been for many of our clients and friends. The holiday season comes at an opportune time, a time when we can all recharge our batteries and remember the important things in life.

With this in mind, we sincerely wish all of our clients, friends and acquaintances a wonderful holiday season and a very happy and prosperous New Year. We—Len Crouse, Tom Stokes and I here in the States and Chris Towner and Ricardo Knight in Barbados—truly appreciate your confidence in us.

We also want to acknowledge the efforts and achievements of the many people who work tirelessly behind the scenes at Towner Management to help our clients overcome their risk financing challenges. We would not have achieved the success we have without them.

Next year, look forward to our same individualized, independent approach as the insurance landscape continues to evolve, the legislative and regulatory environment stays unsettled, and captive insurance advances as it has virtually every year since its inception. Count on us, as always, to keep you up-to-the-minute informed and to use our knowledge to your benefit whenever we can.

Again, please, accept our wishes that you and yours enjoy the most joyous holiday season.

Sincerely,



Guy Ragosta  
CEO and Managing Partner  
Towner Management U.S. Operations.

### ***About The Towner Management Group***

*Towner Management (TMG) is an independent, full-service captive insurance and international business entity management company with a multi-domicile reach. TMG, a partner of Hanover Stone Partners, LLC., is dedicated to providing alternative risk solutions to meet diverse needs.*