

23 August 2016

TO WHOM IT MAY CONCERN

We have been ask to provide a reference to Silverstone Solutions of their recent involvement in a Fidelity/Crime claim involving one of our clients. Their involvement was initiated by our client.

Background

Our client had identified there was a shortfall in the cash payments for the sale of their fruit and vegetables to certain day traders at the Brisbane Fruit and Vegetable markets. The extent and duration of this practice was not known and who was involved.

Engagement

Our client engaged Silverstone to undertake the following services

- Initiated a fraud investigation to identify the method of the fraud, who was involved and the duration it was conducted over.
- Prepared a comprehensive report and supporting evidence to the insurer and their loss adjustor.
- Assisted in developing a series of improvement recommendations and appropriate changes in the client's business systems and processes to avoid a recurrence.

Conclusion

The investigation revealed a series of thefts by an employee over a four year period which had been covered up by manipulating the recording of sales and payments by cash.

Their efforts lead to settlement of 100% of the claim along with payment of their claims preparation costs.

We trust the above is sufficient for your requirements.

A handwritten signature in black ink, appearing to read 'Peter Hanna', with a long horizontal line extending to the right.

**PETER HANNA
PRINCIPAL**