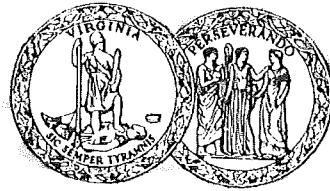


# COMMONWEALTH OF VIRGINIA

SCOTT A. WHITE  
COMMISSIONER OF INSURANCE  
STATE CORPORATION COMMISSION  
BUREAU OF INSURANCE



P.O. BOX 1157  
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October 12, 2018

Office of Graduate Admissions  
VCU College of Business  
Snead Hall  
301 West Main Street  
Box 84000  
Richmond, VA 23284-4000

To whom it may concern:

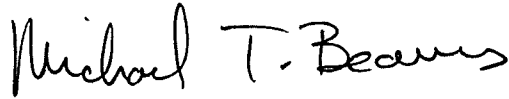
It is my honor to recommend Mr. Bryce Bowles as a candidate for the Master of Decision Analytics (M.D.A.) program at VCU. I have had the pleasure of working with Bryce for the past 18 months in his role as an Insurance Market Examiner in the Information Technology Section of the Virginia State Corporation Commission's Bureau of Insurance. Bryce has quickly proven himself to be an asset to the Bureau with his technical skills, his above average professional maturity, and his ability to multi-task in many different directions. Bryce has assisted my division on many technical projects during his tenure and exhibits a knack for explaining complex processes in a user-friendly method. Bryce has been selected to participate in the Business Intelligence and Communication Committees as part of the Bureau's Strategic Plan and Information Technology project.

Bryce's attention to detail, analytical thought process, and his collaboration skills led me to seek his direct involvement in what can only be described as the largest agent licensing project that the Bureau of Insurance has undertaken in over 30 years. Bryce participates as part of the core team of professionals who are guiding this project and has been tasked as the primary lead for the fingerprinting implementation process. This requires a great deal of technical skill in analyzing the various methods by which we can accomplish this process and ensuring that the Bureau of Insurance has all of the physical, technical, and administrative safeguards in place to meet the security requirements of the Virginia State Police and the Federal Bureau of Investigation. Bryce is also the lead contact in dealing with the system developer/vendor and has exhibited excellent people skills in his contacts. Bryce participates in all of the project meetings and his suggestions show a great understanding of not only the parts of the project he is involved in, but in the entire project as a whole. Bryce provides well thought out ideas and suggestions and quickly absorbs information from other participants.

I believe Bryce would be an outstanding fit for the M.D.A. program since much of the coursework directly relates to the type of work he performs at the Bureau of Insurance. Bryce has discussed with me on several occasions his desire to continue his education in this selected field and I can only see his admission to this program as benefitting the Bureau of Insurance with his future work, benefitting Bryce with new and expanded capabilities, and benefitting VCU by having such a professional carry one of your advanced degrees.

I hope to continue working with Bryce on numerous projects in the future especially with the increased skills and abilities he would garner from your program. In my opinion, Bryce would make an excellent and highly successful candidate and seems tailor made for a program such as this one.

Sincerely,

A handwritten signature in black ink that reads "Michael T. Beavers". The signature is written in a cursive style with a large, stylized "M" and "B".

Michael T. Beavers, CFE, CPCU, CIC, CIE  
(B.S. Administration of Justice, V.C.U. 1987)  
Deputy Commissioner  
Agent Regulation Division