

★ ★ ★ **ACKNOWLEDGEMENTS** ★ ★ ★

By Charles R. Tutwiler

Mr. Veno:

I compliment you and your good work on your adjuster safety manual. As you know the insurance adjusting profession involves many folks who tirelessly do their job, in often very dangerous conditions, which for the most part go unrecognized and unheralded helping policyholders following a loss. The tragic death of Ms. Katie Froeschle, an insurance professional murdered doing her job, was a catalyst for my involvement in the education of field adjusting safety issues. I am thankful to see you take up this educational challenge through your manual and the AAPA organization. Best Regards.

Sincerely,

Charles R. "Dick" Tutwiler, C.P.C.L.A. - P.C.L.A. Licensed Public Adjuster / Loss Appraiser / Certified Windstorm Umpire

"Putting Your Insurance To Work For You."

By Amy Bach

When professionals are in the field and focused on helping disaster victims, they do need to stay mindful about their own safety. I commend Gene for creating this helpful manual.

Amy Bach, Co-Founder, United Policyholders
Web: www.uphelp.org

By Jeffrey Froeschle
(Father of Katie Froeschle)

Katie Froeschle was 25 years old, a young woman working in the field adjusting property claims. She traveled alone to properties she adjusted, places that were sometimes remote, where persons unknown to her lived. She had no self-defense tools and was not trained in possible dangers that faced her from the environment or from people at the property. On November 12, 2004, she went to a property damaged in one of the four hurricanes that struck Florida that year, to adjust a claim for damage to the roof. She expected no one to be at the property and was planning to adjust the claim from the outside. In fact a tenant was there, someone she didn't know and about whom the owner had not informed Katie. For reasons we don't know, she went into the house where the tenant murdered her.

After the shock of losing Katie had worn off, Katie's mother and I began to think about the risks that Katie had encountered in her work, and how other persons working in this field were also at risk. We thought about the fact that Katie had had no training on the risks in the field, how she was young, alone, unprotected. We thought about how many other persons, young men and women, faced the same danger. And we thought that maybe, by getting Katie's story out to people who do this type of work, someone would be able to avoid the same fate.

In stepped Dick Tutwiler. Mr. Tutwiler knew the story of what had happened to Katie. He saw that this was not an isolated incident, but rather one that is likely repeated throughout the country, throughout the year, for many adjusters in the field. Mr. Tutwiler realized that dangers lurked in the field for adjusters from the environment, from conditions of the property itself, and from persons

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adjusters may encounter at the property. He decided it was important to make those risks known throughout the industry to hopefully avoid another tragedy.

Now Mr. Veno has picked up the cause. He too recognized the problem and wanted to do something to protect adjusters in the field. In publishing this safety manual, Mr. Veno is providing a very important service to adjusters. He is giving you information that you can use everyday in your work. This manual contains information that every person working in the field should become familiar with.

To all adjusters: I hope you read this manual and take its lessons to heart. Maybe yours will be the life that is protected by this information.

To learn more about Katie Froeschle and the Katie Foundation created in her honor, please visit www.katiefoundation.org. Donations can be issued on this website or mailed to the following address:

The Katie Froeschle Foundation, Inc.
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St. Petersburg, FL 33715