

LAW OFFICES OF
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March 27, 1998

Charles Tutwiler
Charles R. Tutwiler & Associates
Airport Executive Center
2203 North Lois Avenue, Suite 720
Tampa, FL 33607

RE: Country Club of Coral Gables

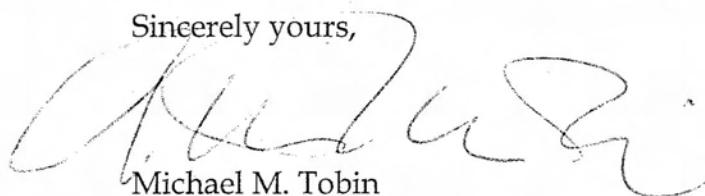
Dear Mr. Tutwiler:

I would like to take this opportunity to commend you and to thank you for the professional manner in which you have handled the insurance claim on behalf of the Country Club of Coral Gables for additional damages due to Hurricane Andrew of August 24, 1992.

Your professionalism in reviewing the initial claim adjustment and documentation of the real loss suffered by the club for hurricane damage to the property resulted in a re-opening of the claim and successful reimbursement of an additional \$175,000.00. It is only because of your thorough preparation documentation and presentation of this material and your continued presence throughout the company investigations and final mediation of the claim that enabled the case to be closed without protracted litigation.

I have had the opportunity to work with a number of other public adjusters in the Miami area in various fire, windstorm and burglary losses in my 46 years of law practice specializing in insurance claims and have not had the pleasure of working with anyone who displayed the degree of competency ability and professionalism such as you have displayed. I look forward to working with you again on future matters.

Sincerely yours,



Michael M. Tobin

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MICHAEL M. TOBIN

KIRK W. B. WAGAR

KELSAY D. PATTERSON

RICHARD D. TOBIN