



December 20, 2011

Mr. Rick Tutwiler P.C.L.S
Tutwiler & Associates Public Adjusters
5401 W. Kennedy Blvd., Ste. 757
Tampa, Florida 33609

Dear Rick,

I wanted to write to you and let you know how very much we appreciate all of the excellent work that you and your company provided to us in our time of need after the electrical disaster that struck our business this year. I really don't know what we would have done without your help.

When our insurance company informed us of the amount that they were offering to pay us for the damage and loss of income we sustained during the electrical surge, we were shocked! Their offer of settlement was not even close to the amount of our losses, and at that point we thought that the only thing that we could do was to shut our doors for good. At the recommendation of one of our suppliers, I decided to give your firm a call to see if there was anything that could be done that might result in a reasonable settlement offer from our insurance company.

From the very beginning, I knew that we had made the right decision. Your professionalism, persistence and attention to detail resulted in a very quick settlement with our insurance company for an amount that I would have never dreamed of after receiving their initial offer. I took personal satisfaction in watching the insurance adjuster "Hop To" once they knew that your company was handling the insurance claim and negotiations!

We are hopeful that we will never be subjected to another disaster in which we would have to file an insurance claim, but if we do, we thankfully now know what to do. We have learned that having the proper insurance coverage is just not enough; you have to have a professional that knows how deal with the insurance companies in order to receive a fair and equitable settlement.

Sincerely,

Karen Loveall
President