

RE/QUEST

To whom it may concern;

If you are reading this, you have suffered a loss by fire or other casualty and you may be considering retaining the services of a public adjuster. We highly recommend Charles R. "Dick" Tutwiler, Tutwiler and Associates, Inc. (Tutwiler).

Some attorneys may tell you to work with your insurer while others recommend that you immediately hire a public adjuster to represent you. It has been our experience that insurance companies are very good at collecting premiums, but not so good at paying claims. This is especially true in Florida where national insurance companies have created Non-Admitted subsidiaries (surplus lines) designed to limit liability and increase profit.

In addition you may be told that all public adjusters do is take the information you provide along with any settlement data provided by your insurer and run these through a proprietary software program. Hopefully, the results will yield a higher amount sufficient to convince your insurer to settle at which time they take their fee, and are off to another client.

However, we were fortunate to be referred to (Tutwiler). In the industry, they are described as the "good guys" and are well respected for producing fair, documented settlements. In fact, Dick Tutwiler teaches many courses in public adjusting, and has served as President of both the Windstorm Insurance Network and the Florida Association of Public Insurance Adjusters (FAPIA). Dick has been a leader in consumer protection activities in Tallahassee helping to pass legislation beneficial to Floridians' concerning property insurance matters.

With regard to our commercial fire loss, the initial settlement offer from our insurer was not made in good faith considering that we had already spent almost that amount

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April 15, 2016

securing the building and extracting water and smoke from a fire. After Tutwiler assumed negotiations with the insurer, our final settlement represented a whopping 650% increase!

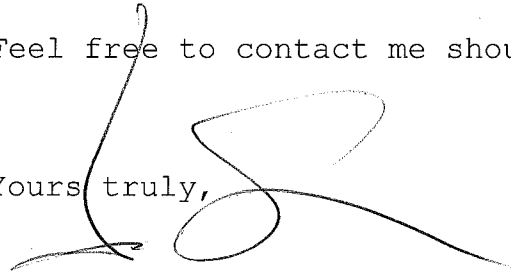
What is more important, perhaps, is that this was accomplished in stages over months. First Tutwiler examined the building and discussed the extent of the loss with fire investigators. Their research established a much higher loss value as a base which prompted the insurer to reevaluate its offer. Then, with the assistance of a structural engineer and other consultants, Tutwiler made the case for increases based on the extent of damage and the fact that the construction costs in Naples were much higher than the State average. Finally, Tutwiler took specific elements such as roofing and obtained additional funds on a case by case basis until a final settlement with the insurer was reached.

Although you will want to confirm this with your own attorney and carefully read the language of your insurance contract, Tutwiler can explain that with proper written notices you may accept actual cash values paid by your insurer without impairing your rights to continue negotiations until a final settlement is reached. This will help you with operating expenses that may not have a source of income depending upon the extent of your loss.

We strongly recommend that you retain the services of Dick Tutwiler and his Associates as your public adjuster. The sooner you do so the more time you will have to concentrate on restoring the damage to your property instead of arguing with your insurance company.

Feel free to contact me should you have any questions.

Yours truly,

A handwritten signature in black ink, appearing to be 'Jim Smith', written over the 'Yours truly,' text.

Jim Smith, President