

**Charles R. Tutwiler and Associates
5401 W. Kennedy Blvd. Suite #757
Tampa, FL. 33609**

March 25, 2012

We would like to take this opportunity to express our sincere gratitude and thanks for everything **Mr. Rick Tutwiler** did to bring our house fire claim to a very satisfactory close.

On March 10, 2011, our home in Siesta Key, Florida had a house fire including extremely heavy smoke damage throughout the entire home.

In the following days, the insurance company sent their "large claim senior" adjuster to survey the damage, compile information, and re-assure us that they (the insurance company) had our best interest at hand, and would not abandon us during our hour of need.

This was the beginning of the roller coaster ride, which, at the recommendation of colleagues, was when we decided to hire Mr. Rick Tutwiler to represent us and insure we would not be denied anything less than what we were entitled to according to our insurance policy. He and his firm came highly recommended, and after our first meeting with him and reviewing the damage to our house with him, we realized that we had made the proper decision. Our best interests were at the forefront now, and through his constant perseverance, attention to details, and broad knowledge of areas of responsibilities of the insurance company contained in our insurance policy, things began to move forward.

Although it was 53 weeks from loss to settlement, we feel it would have been a lot longer, had Mr. Tutwiler not been involved.

Having never been exposed to any insurance claim issues before, we were amazed at what lengths and tactics the insurance company used to delay and avoid living up to their responsibilities and obligations under the policy. It is as if we were being constantly kicked while we were down. Anyone having exposure to the claim collection process can relate to this. **Mr. Rick Tutwiler** held their feet to the fire every step of the way, and argued for nothing less than what contractually we were due under our policy.

Along with his broad knowledge, another plus was the fact he always answered or returned his telephone calls promptly. This certainly helped move the claim along at a steady pace.

As we enter the next phase, the process of beginning the restoring our once beautiful home, and although our work is finished with Mr. Tutwiler (very satisfactorily may we add), we know that if there were any unforeseen issues along this path, Rick Tutwiler would be only a phone call away.

In closing, may we add that if anyone is unsure of the qualifications of Rick Tutwiler, or if hiring a "public adjuster" is the right move for them, feel free to contact us at (617) 590-5082.

Thanks again for all your help in resolving this matter,

Patti and Ed Donovan
Patti and Ed Donovan
Siesta Key, Florida