

Beaulieu

Of America, Inc.

600 Fifth Ave.

P.O. Box 4539

DALTON, GA 30719-4539

February 01, 1995

Mr. Harvey Goodman, SPPA
Adjusters International
133 Rollins Avenue, Suite 1
Rockville, Maryland 20852

RE: Beaulieu of America, Inc. 03/13/93 Winter Storm Damage and Losses

Dear Harvey;

Now that the subject claim has been totally settled I wanted to take this opportunity to commend your organization and personnel on the outstanding job performance in handling this claim on our behalf. Our decision to hire AI immediately, while made with some hesitation, truly turned out to be one of positive results allowing us to continue focusing on our business while having our claim handled professionally. Going into this claim, prior to hiring AI, we were estimating our losses to be between \$12.0M and \$15.0M. As you are well aware, our claim was \$52.0M with recoveries of \$38.0M due to many areas of losses and expenses identified by AI which we would have never claimed if attempting to handle this on our own. It comes to light in this type of situation that the insurance company is professional in handling losses such as ours and we would have therefore been at a great disadvantage if we had not had professionals representing us.

I would like to also add that I have had experience with other "Professional Loss Consulting" companies. Through a recent acquisition of a company which had also experience a loss during this winter storm and had already hired someone to represent them on their loss, I have on a comparative basis been able to see what a quality outfit Adjusters International is, as this "inherited" claim has not been handled to the standards set by your organization.

Again, I want to thank you and your people and I don't know what we would have done without you! If in the future we have any other unfortunate losses I will not hesitate to retain your services.

Regards,



Bob Ingram, CSP, ARM
Director, Safety & Risk Mgt.



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