



FULL SERVICE
SUPERMARKETS
THROUGHOUT
THE MIDWEST

Bill Koehler
Adjusters International
1044 Osage Avenue
Kansas City, Kansas 66105

Re: Tornado damage
Country Mart, Parsons Kansas

Bill:

The time has finally come when we have finalized our claim for the tornado damage. Therefore it's time for me to thank you for your sterling leadership in concluding this claim.

As you know we originally believed that we could handle the insurance company ourselves – oh how wrong we were! The insurance company only wanted to pay us for what we did as repairs not for what we had. Your insistence that the insurance company owed us for exactly what we had, nothing more, but surely nothing less – finally was resolved in our favor.

Early on we came to an impasse with the insurance company over the roofing materials. We had a standing seam metal roof with a life expectancy (with minimal maintenance) of 50 years or more. We were told delivery of that roof was twelve weeks. An EPDM roof was available in a matter of days. All things considered, we of course, chose the EPDM roof. There was a difference in value between the two roofs of \$400,000 – the EPDM being the least expensive and having a shorter life. The insurance company insisted they only owed us for what we did/spent. That was when we hired you!!

You led the insurance company kicking and screaming and dragging their heels to the negotiation table. You convinced them that they owed the ACV (actual cash value) of the standing seam roof and then you convinced them that they owed for 38,000 sq. ft. of new vinyl composition floor and the resultant business interruption of 40 days. The floor and business interruption was something we hadn't even considered. You then convinced them that they were negligent for not considering the potential mold contamination.

The insurance company finally, reluctantly, decided they had "met their match" and agreed to pay. As their file manager said "I've got my (backside) in a bind, the Adjuster grossly underestimated the damage, the policy conditions, and his counter-part!! Please help me out of this mess."

Bill you fee was well earned!! We've learned our lesson; it is unthinkable – but should we ever have another loss of any kind the first call we will make is to you. What else can I say – but Thank You.

Larry Good

A handwritten signature in black ink, appearing to read "Larry Good", written over a white background.

President