



Willmar E. Koehler, Jr.  
ADJUSTERS INTERNATIONAL  
1044 Osage Avenue  
Kansas City, Kansas 66105

Re: Flood Damage – Water Treatment Plant #1

Dear Bill:

I want to take this opportunity to again thank you and your team of Ed Koehler and Pat Bickford for assistance in preparing our insurance claim for the 1993 flood damage and for guidance in handling the settlement negotiations.

Based on the claim presentation, we were able to recover from the insurance company and from FEMA sufficient funds to complete our financing package for construction of a new facility at another location that is not flood prone.

Had you been handling and guiding the preparation and presentation of all our damage estimates from the beginning, our recovery could have been far greater. I speak from experience when I say that estimates given "off the cuff" and without consideration of all the insurance policy's provisions can come back to haunt you.

I wholeheartedly recommend you and your team to anyone who has suffered a major loss.

Sincerely,

Lanny L. Uden, P.E.  
Director of Civil Engineering