

Mr. Scott deLuise
Matrix Business Consulting
340 E. 1st Avenue, Suite 300
Broomfield, CO 80020

Dear Scott:

Please accept our sincere appreciation for working on our behalf to adjust and resolve the claim obtaining policy limits following a fire which destroyed approximately 75% of our motel in Nebraska. As we painfully learned, we were underinsured on the Building, Personal Property and Business Interruption coverages, and when we first met with the insurance company's adjuster days after the loss, he suggested the damage was approximately \$150,000.

Based upon the adjuster's assessment, which we immediately questioned, we retained I am most grateful for your guidance and expertise in adjusting this loss on my behalf. I lost my custom-made log home and all my possessions to a fire on Christmas Day in 2009. Although you would think the insurance company is obligated to assist after losing everything, reality here is that the insurance company, its adjusters and consultants attempted to find ways to limit proper payment and delay proper resolution.

Without your assistance, there is no doubt I would have faced an uphill battle as I did not have a background in understanding all the provisions of an insurance policy, did not know how to properly prepare my claim, nor did I know appropriate methods to question the carrier's consultants when they took less than honorable positions in suggesting what is owed.

After retaining Matrix, within one month after the loss, I felt a sense of relief knowing I was able to focus on all my other responsibilities and did not need to worry about communicating with the insurance company or become frustrated by its tactics. Although the carrier delayed payments, your approach to submitting and supporting the claim resulted in the carrier paying nearly double what it suggested was due. You continually kept me apprised of the status of my claim, kept pressing the carrier for information and payments, and were successful in outlining why the carrier was mistaken on every difference raised. I have peace of mind that I received the compensation to which I was entitled, despite efforts by the carrier's adjusters to minimize and delay resolution.

Without hesitation, I will recommend your services to anyone who has lost a home or business and does not wish to leave to chance that the insurance company will

have their best interest in mind. I will gladly share they would be wise to have you as their advocate. Thanks again.

Sincerely,

Billy Goodwin
Granby, Colorado