

TaHaMosque—Islamic Center of Santa Fe 302 E.Barcelona St. Santa Fe, New Mexico 87505 (505) 440-8036 / www.tahamosque.org

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

Dear Matrix:

Thank you for your assistance on our claim. Our mosque sustained roof damage due to the weight of snow and ice which lead to a partial structural collapse and interior damage. Our insurance carrier relied on an engineering report which captured the damage but incorrectly and inappropriately suggested the loss was as a result of wood deterioration due to lack of maintenance. Accordingly, the insurance company's adjuster denied coverage for the claim.

I submitted an engineering report to refute the insurance company's engineering report and we requested that the insurance company reconsider its position. The claim sat dormant for nearly eight months until we retained Matrix. With your guidance and involvement, a repair estimate was prepared and submitted to the carrier, noting that both engineering reports captured the damage, but the carrier's report did not accurately capture the cause of loss. With your persistence, you were successful in contacting an adjuster for the carrier who reviewed the previously submitted records and the carrier ultimately acknowledged coverage and agreed to pay expenses associated with required repairs.

Had we not retained Matrix, it is most likely the carrier would never have acknowledged coverage and we would have been required to pay for the necessary repairs with our own funds, despite having an insurance policy for this very purpose. Without hesitation, I will actively promote Matrix and will openly encourage other mosques to immediately retain you should property damage be sustained as the services and expertise you provide far outweigh relying on the insurance company for a proper resolution.

Sincerely,

Massoud Ahmadi-Moghadam

Massoud A. Moghadam, P.E.

Taha Mosque Director