

January 31, 2020

Mr. Scott deLuise, CEO
Mr. Dave Ford, Executive General Adjuster
Adjusters International/Matrix Business Consulting
340 E. 1st Avenue, Suite 300
Broomfield, Colorado 80020

Re: Resolution with QBE & Recommendation for your Services

Dear Messrs. deLuise and Ford,

After two and a half years, we are pleased to report the complete settlement of our hail damage claim with QBE, our insurer. Please accept this letter as an expression of our appreciation and a recommendation to others for your professional service.

Advanced Surface Technologies (AST) is a metal finishing company with environmental restrictions and contractual obligations that required immediate action after a hail storm on May 8, 2017. In particular, we need constant air movement to protect our employees from the chemicals used in our processes and the air must be exhausted from the plant through scrubbers that protect the environment. In addition, we have contractual obligations that require us to surrender our technology to others if we were not able to continuously operate. The air scrubbers were damaged by the hail storm which forced us to quickly hire a contractor to make temporary and emergency repairs.

Although QBE was aware of our issues, it did not properly adjust the claim and we could not get assurance of payment under our policy. When we engaged Adjusters International, our claim was six months old and we had incurred substantial repair costs. Complicating the matter, our contractor had poorly prepared an estimate of costs for the work and had alienated QBE.


Within six weeks of taking over the claim, your work resulted in payment of \$500,000 which enabled us to pay some of the outstanding invoices, and we were able to extricate ourselves from the contractor that had created the impasse with QBE. Your subsequent work to restate the expected loss and to properly submit an "Xactimate" estimate were instrumental in getting QBE to reengage with us.

For the next two years QBE and its consultant MKA continued to fight with us about this claim and it took many meetings, calls, proposals, and continuing negotiation to reach the final settlement. Your perseverance on our behalf to coordinate with QBE/MKA, our legal counsel, and eventually to participate in the required mediation resulted in a payment sufficient to complete all the repairs on our property. We are pleased to report that the roof repairs are underway as we write this letter.

It is difficult to present a brief synopsis that properly captures how difficult this claim was and how your work resulted in a successful outcome for AST. We are, however, convinced that we would not have been able to navigate this claim without your assistance. We heartily recommend your services to others who may be experiencing problems with their commercial insurance claims.

Thank you for your work on our behalf. We wish you the best of success in the future.

Best regards,



Donald G.W. Ytterberg
CEO