

MARVIN E. RYAN  
RYAN AND RYAN FARMS  
1730 HWY 50 SOUTH  
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AUGUST 20, 1999

PARTICK W BICKFORD  
BILL KOEHLER  
ADJUSTERS INTERNATIONAL CO INC  
1044 OSAGE AVENUE  
KANSAS CITY, KS 66105

RE: FIRE DAMAGE  
DELTA, CO

PAT AND BILL:

I WOULD LIKE TO TAKE THIS OPPORTUNITY TO THANK THE BOTH OF YOU FOR YOUR EFFORTS IN THE SETTLEMENT OF OUR INSURANCE CLAIM. THERE CANNOT BE ANYONE BETTER AT WHAT YOU DO THAN THE TWO OF YOU.

WE RECEIVED FROM THE INSURANCE COMPANY AN AMOUNT FOR OUR MACHINERY AND EQUIPMENT THAT IS WITHIN A FEW THOUSAND DOLLARS OF WHAT YOU SUBMITTED ON OUR BEHALF. THAT WAS GREAT NEWS BUT THE BEST WAS YET TO COME.

THE INSURANCE COMPANY REPEATEDLY DENIED OUR CLAIM FOR THE LOSS INCURRED ON OUR PRODUCE (ONIONS) - STATING THERE WAS NO COVERAGE. THROUGH YOUR PERSEVERANCE AND YOUR INTERPRETATION OF THE POLICY, TOGETHER WITH YOUR LEADERSHIP AND NEGOTIATING SKILLS WE WERE PAID AN AMOUNT IN THE MID SIX FIGURES FOR OUR PRODUCE LOSS!!

WE HAVE NEVER REGRETTED OUR DECISION TO HIRE ADJUSTERS INTERNATIONAL COLORADO, INC. YOUR FEE WAS WELL EARNED. I CANNOT IMAGINE A BETTER CONCLUSION THAN BEING PAID FOR A CLAIM THAT HAD BEEN DENIED. I AM UNABLE TO CALCULATE THAT PERCENT OF INCREASE.

WE WILL, WITHOUT RESERVATION, RECOMMEND YOU AND ADJUSTERS INTERNATIONAL TO ANYONE WHO HAS SUFFERED A LOSS OF ANY KIND.

A handwritten signature in cursive script that reads "Marvin Ryan". The signature is written in black ink and is positioned in the lower half of the page, below the typed text.

MARVIN RYAN  
RYAN AND RYAN FARMS