

photo sciences

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May 3, 2005

Attn: Arnie Abramson

Dear Arnie,

Photo-Sciences is very appreciative of you and your company in helping with what we feel is a fair settlement for our fire claim of May 2004. We are sure that without you as a middleman in the Business Interruption and Property loss that our settlement would have been less than fair. Even with the % commission to act on our behalf, I know we came out ahead of where their original offer was. I might add it was fair for both parties.

We know that Chubb is one of the best Insurance companies to be insured under but as most of us also know insurance companies try and save money on claims where they can. We were in a position to not need the funds immediately which allowed you to discuss our claim with the adjuster over time which I'm sure helped in our settlement.

Once again thank you and if I meet anyone that needs an adjuster for a similar type claim, I would be more than happy to pass on your name to them.

Warmest Regards,

L.J. Stogsdill
C.E.O.

