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December 5, 2007

Mr. Charles R. Tutwiler
Charles R. Tutwiler & Associates, Inc.
5401 W. Kennedy Boulevard, Suite 757
Tampa, FL 33609

Re: Holiday Inn v. Lexington Insurance Co.
File No.: 2006-00478

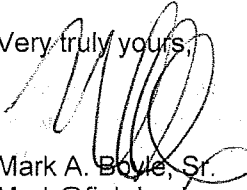
Dear Mr. Tutwiler:

I am writing this letter to advise you of my entirely positive interaction with your employee, Dante Fabbro. Mr. Fabbro was the independent adjuster hired by my client to handle this case. I was later retained by the client after the loss in question met with serious resistance from the carrier on a coverage issue. The case has recently settled with my client receiving payment for almost all of Mr. Fabbro's proposed damage evaluation. In the recent mediation in this case, I used Mr. Fabbro's claim presentation documentation as the sole basis for my damage claim. He had laid out the entire damage case for me, requiring little effort from my office in this regard. Simply, this aspect of the case was made easy for me by Mr. Fabbro. To be frank, the only reason we did not receive Mr. Fabbro's full damage presentation was based on consideration of the coverage of defense raised by the carrier. While my client and I felt very confident about our position, we did evaluate some risk in this coverage issue and settled the case at a mildly discounted amount.

As an employer, I know that it is hard to get independent evaluations of how your employees are doing out in the marketplace. You should know that Mr. Fabbro is a credit to your company, performing exceptional work on behalf of your clients. I would love the opportunity to work with your company and Mr. Fabbro again in the future. If you ever have any matters in Southwest Florida, our firm handles all types of first party insurance disputes on behalf of both individuals and businesses. This is the area of concentration of my practice. Approximately seventy percent of what I do at the present time is represent insureds and policyholder and extra contractual disputes.

If our office can be of any further assistance to you on this, or any other matter, please do not hesitate to contact us.

Very truly yours,


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