



# KINGS CREEK SOUTH

CONDOMINIUM, INC.

December 22, 1993

To whom it may concern,

It is my pleasure to recommend Charles R. Tutwiler & Associates, Inc. as a competent, professional, and reputable public insurance adjusting firm.

Kings Creek South Condominium Association consists of six hundred condominium units, two swimming pools, tennis courts, central clubhouse and satellite cabana. The complex is located on seventeen acres in southern Dade County, Florida.

On August 24, 1992, Hurricane Andrew swept through the complex, leaving behind a trail of devastation. Roofs were ripped from the buildings. The interiors of many of the condominium units were destroyed. The clubhouse and satellite cabana roofs were damaged, resulting in the need for complete interior demolition of both buildings.

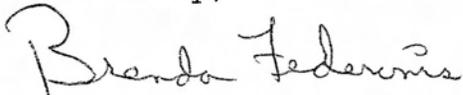
The Association began the process of trying to determine the extent of our loss. We were assigned an adjuster by our insurance company. The adjuster assigned to our claim seemed unwilling to pay the Association for damages covered under our insurance policy. We were offered \$700,000.00 as full payment for our loss. It became obvious, in a very short period of time, that we needed an expert in the insurance industry to assist us with the settlement of our claim.

Charles R. Tutwiler & Associates, Inc. was engaged by the Association to evaluate our loss and negotiate the settlement of the claim. While Mr. Tutwiler and his staff were personally inspecting each damaged unit on the property, a team of engineers and architects was brought in to substantiate the structural damage caused by the hurricane. We were presented with a written, detailed scope of loss, unit by unit, item by item. The opinions of the engineers and architects were incorporated into the claim of loss forwarded to our insurance company.

Thanks to the expertise of Charles R. Tutwiler & Associates, Inc., we settled our claim at over \$4,500,000.00. It is my opinion, as well as that of the Board of Directors, that we would have been unable to settle the claim to our satisfaction without the aid of Mr. Tutwiler and his staff.

I would recommend Charles R. Tutwiler & Associates, without reservation, to anyone in need of an expert to aid them in the settlement of an insurance loss.

Sincerely,

A handwritten signature in cursive script that reads "Brenda Federonis". The signature is written in dark ink and is positioned above the typed name and title.

Brenda Federonis, C.A.M.  
Kings Creek South Condominium Association, Inc.