

SIR GRAHAM DAY

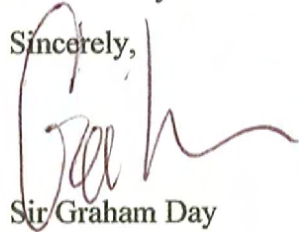
1 November 2010

Mr. Richard P. Tutwiler, P.C.L.S.
Tutwiler Public Adjuster
5401 West Kennedy Blvd., Suite 757
Tampa, FL 33609

Dear Rick:

Enclosed is a letter of recommendation which I hope pleases you. It has been written sincerely and honestly. Ann and I are most appreciative of your services and professionalism.

Sincerely,



Sir Graham Day

1 encl.

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This is letter of commendation of and reference for Mr. Richard P. "Rick" Tutwiler, P.C.L.S.

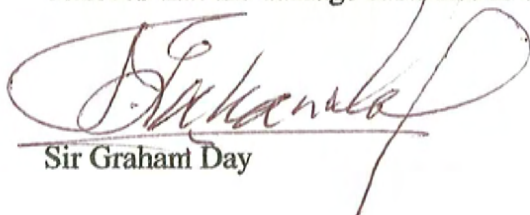
My wife and I jointly own a small condominium in Dunedin, Florida which we use primarily to enable us to watch Spring Training Baseball games. Toward the end of June, 2010 we learned that our unit and possessions had sustained severe water damage as a result of a water system failure in the unit above. The condominium manager proved to be ineffective and my first and only conversation with our insurer's adjuster convinced me that he had little interest in assessing our damage in a meaningful and constructive manner. The realtor though whom we purchased this unit about five years ago recommended that we retain a Licensed Public Adjuster and further recommended that we select Mr. Tutwiler.

While Mr. Tutwiler came somewhat late to our condo water damage problems he acted promptly so as to have the insurer remove the assigned adjuster and, with a new person from the insurer, first secured a substantial payment and then moved to an arbitration process which resulted in our recovering the full amount of the coverage as provided in our insurance policy.

With the exception of a single visit I made to Mr. Tutwiler's office in Tampa, the whole of our communication was by way of email and occasionally by telephone. Even when Mr. Tutwiler was engaged in claims in the Caribbean arising out of recent storms he continued to press our interests and keep me informed fully.

Mr. Tutwiler's performance was both professional and effective beyond my reasonable exceptions. I believe I am a competent judge of Mr. Tutwiler performance in as much as I have been a qualified lawyer for over 50 years.

I can recommend Mr. Tutwiler without reservation to anyone who sustains property damage and believes that the damage sustained is covered by a policy of insurance.



Sir Graham Day

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