



KAVCO INDUSTRIES, INC.

July 30, 2006

Gary Timmons
GTimmons Consulting Group, Inc.
1002 N. Central Expwy. Ste. 111
Richardson, Texas 75080

Dear Gary,

Thank you for your tenacity to get this claim paid in full by the Insurance Company. Please tell all future clients that just because the insurance adjustor says that you have a "total loss", it does not always mean that they will pay you the limits of the policy. Over 20 years ago I started Kavco. This company operated as a very successful and profitable manufacturing business that was totally destroyed by fire within 5 hours. Our business records and all of our business equipment were destroyed in the fire.

As you know, in hindsight, we should have inventoried every item even though we knew we would be underinsured by the amount of damage incurred. Our content coverage was over \$2,000,000 and our loss was over \$4,000,000 which would seem to be a no-brainer. This is what we assumed by the size of the loss and the verbal response by the insurance adjustor by acknowledging it as a "total loss".

This has definitely been a learning experience. I now realize the complexities involved along with the long list of components associated in putting a claim together. The insurance company hired their experts and made this a fight to recover what we were entitled to. I'm glad we made the decision to hire your firm at the beginning of the claim to assist us in this long and tedious process. I would strongly recommend that anyone who experiences a loss consider utilizing the services of a Public Adjustor.

If you should ever need my assistance, or a referral, please do not hesitate to call.

Best Regards,

Abdur Abbasi
President