

# Public Adjusters of Colorado, LLC

12760 Stroh Ranch Way Suite 200 Parker, CO 80134

Phone: 303 941-3776

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*"Adjusters for the Policyholder"*

January 22, 2008

Mr. Charles Kuvitsky, CEO  
Fireman's Fund Insurance Company  
777 San Marin Drive  
Novato, CA 94998

Re:      Named Insured:   **Stroh Ranch Condominiums**  
          Policy Number:   MXX 80856658  
          Claim Number:   005-07-390060  
          Date of Loss:     September 10, 2006  
          Loss Location:   **12760-12926 Stroh Ranch Way, Parker CO 80134**

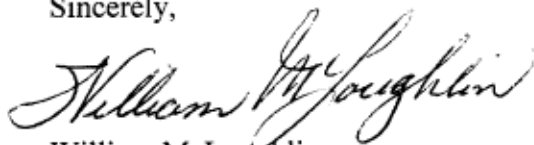
Dear Mr. Kuvitsky:

Please find attached your Insured's Proof of Loss Claim Presentation for the above referenced loss.

As CEO of Fireman's Fund Insurance Company (FFIC), we direct this matter to your attention. We are making serious allegations of claim handling improprieties. We believe the claim handling efforts of your Regional General Adjuster, Mr. John Umland, were unfair, deceptive, and placed your Insured in an untenable situation. We believe Mr. Umland efforts were intentionally orchestrated to defraud your Insured of rightful "fair market" claim payments. We trust you will have this situation fully investigated. We are prepared to work with any (FFIC) claims representative that will constructively address our serious claim concerns. We expect Fireman's Fund Insurance Company to promptly make full and fair claim payments for all deficient claim matters.

Should you or any FFIC representative wish to discuss any aspect of your Insured's Claim Presentation, please feel free to personally contact me at 303 941-3776. We look forward to your prompt attention and settlement of all open claim matters.

Sincerely,



William McLoughlin  
Public Adjusters of Colorado, LLC  
Owner / Senior Public Adjuster / Engineer  
Colorado License # 196097

Cc: **Stroh Ranch Condominiums Association**