

# 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 12, 2008

Mr. John T. Umland  
Regional General Adjuster  
Fireman's Fund Insurance Company  
Post Office Box 2823  
Rohnert Park, CA 94927

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. Umland:

Please find attached your Insured's claim presentation for the above referenced loss. All claims are presented under **Sworn Statement(s) in Proof of Loss** relevant to the coverage(s) at issue. The documentation represents our best efforts to completely define all damages known at this time. We trust that representatives of Fireman's Fund Insurance Company (FFIC) will find this documentation complete and thorough.

Damage claim payments demanded in this comprehensive Claim Presentation package are summarized (See Section 3: Proof of Loss Claim Summary for detail) as follows:

• Emergency Tarping Services (WCC Incurred / Invoiced)	\$	63,525.28
• Roof Replacement - GAF Warranted /Code Compliant (WCC Incurred / Invoiced)	\$	1,931,281.87
• HVAC Fin Combing (87) Units - (WCC Proposal -Xactimate based)	\$	14,955.30
• <u>Painting Repairs - (WCC Bid Proposal)</u>	\$	<u>239,646.74</u>
Total Exterior Building Damage Claims Identified to Date	\$	2,249,409.19
<u>Less Claim Payments Tendered by FFIC to Date Including \$5k Deductible Applied</u>	(\$	<u>1,183,616.43</u> )
Fair Market Claim Payment Due Insured For Exterior Building Damage Repairs *	\$	1,065,792.76
• <u>Loss Adjustment Expense (PAC Incurred/ Invoiced)</u>	\$	<u>25,000.00</u>
Total Identified "Fair Market" Claim Payments Due Insured By FFIC at This Time *	\$	1,090,792.76

\* Excludes interior water damage claims (Approximately \$10K incurred to date.) which are being fully evaluated at this time and will be appended to this Claim Presentation in the near future.

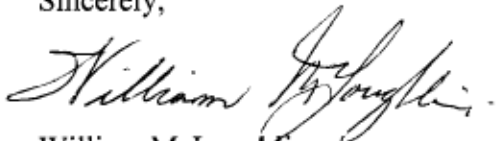
Public Adjusters of Colorado, LLC (PAC) has carefully reviewed all available claim information including: FFIC correspondence; your Xactimate estimates of 5/30/07 and 9/25/07; so called independent proposals from Centimark Corporation and Premier Roofing Company; Weather Guard Construction Company (WCC) estimates and proposals. PAC independently examined all invoiced repair work completed by WCC (Emergency Tarping \$63,525.28 and Roof Replacement \$1,931,281.87 as Invoiced). PAC has prepared a complete Xactimate estimate detailing all physical roof replacement work as installed. PAC efforts are solely directed to determine the true "fair market" roof replacement costs, as well as costs associated with other open damage claims, in Xactimate terms which FFIC fully recognizes as a reliable claim settlement tool. Based on our complete Xactimate determination of \$1,956,672.27 for completed roof replacement operations (Excluding WCC invoiced and unpaid Emergency Tarping services of \$63,525.28), we conclude that WCC's invoiced roof replacement work of \$1,931,281.87 represents a \$25,539.40 discount to "fair market" valuation based on Xactimate. We believe FFIC as an immediate duty to their Insured to fully and fairly settle all open damage claim matters as summarized above and detailed in this Claim Presentation.

PAC believes you have deliberately engaged in unfair and deceptive tactics in a systematic effort to avoid proper damage claim payments to FFIC's Insured. We contend your efforts placed the Insured in an untenable situation neglecting FFIC's duty of good faith and fair dealings. We would like to believe your efforts on behalf of FFIC were merely accidental in nature, but given our through understanding of Xactimate and proper construction techniques, we can only conclude otherwise (See details Sections 3, 4, and 5).

The FFIC claim settlement actions involved are believed to be willful violations of the Colorado Unfair and Deceptive Claim Practices Act (UDCPA) C.R.S. § 10-3-1104 including House Bill HB07-1104 (See Attachments Section 1). These allegations are of a serious nature, we wish to give you and FFIC a fair opportunity to take appropriate corrective action to fairly settle all damage claims as presented. We wish to extend to you or any other FFIC representative, all due professional courtesies to openly discuss all claim matters as presented in an effort to achieve appropriate resolutions. We trust FFIC will take these allegations serious and move to settle all matters within 30 days in accordance with the policy requirements. If FFIC does not address all matters in sincere fashion, your Insured will immediately exercise all available options to achieve appropriate remedy.

PAC is your Insured's duly authorized agent appointed to handle and facilitate all future claim actions, we trust all FFIC representatives will properly direct all future communication and correspondence exclusively to our attention. 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  
Colorado License # 196097

Cc: **Stroh Ranch Condominiums Association**