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Dale A. Wydman
Director - Risk Management

January 22, 1996

Mr. Randolph H. Goodman, SPPA
ADJUSTERS INTERNATIONAL
400 Oyster Point Blvd.
Suite 519
South San Francisco, CA 94080

Dear Randy:

Now that the Flood Loss of 1993 has been settled (officially) and we are all getting on with our lives, I thought I would drop you a line or two to express my personal appreciation for the work you and Shellie Landa did on behalf of Southern Pacific.

As you well know, when you (Adjusters International) were first hired (contracted with) I took considerable heat from underwriters and brokers. Everyone felt that your presence would only interfere with the claim settlement, especially considering your reputation for being stubborn and hardheaded (my interpretation of what was said about AI and Randy Goodman and Shellie Landa). My opinion at that time was that we (Southern Pacific) had no one on staff capable of discovering the extent of the loss and/or putting the loss together in a coherent manner suitable for presentation to underwriters. Having been through the entire process, there is absolutely no doubt that hiring AI and thus you and Shellie was the best move Southern Pacific made.

I think the key to the entire process is contained in your letterhead. Under the AI - Adjusters International logo is the line indicating "Professional Loss Consultants". The key word of course is "Professional". Throughout the entire adjusting process I was continually impressed by the professionalism evidenced by you and Shellie. In my opinion there was never a time when you and Shellie were not prepared or in control of the process. You both were able to deal with all levels of SP employees without creating any problems (other than creating additional work for everyone) or conflicts during what was a very trying time.

On a personal basis, the assistance you provided directly to me is unmeasurable. Not only were you patient with my short comings but your grasp of how I wanted to approach the claim preparation and settlement made the process so much easier for me. Not once did you make me feel like we were not

on the same team, only that you always had the best interest of me and Southern Pacific in mind. Even when we didn't agree on exactly how to dot the "i" or cross the "t" we still accomplished the task with a minimal of confusion.

To just say thanks seems like such an understatement - but thanks anyway. If you ever need a reference, please feel free to use my name, because rest assured, if I ever need help with a claim again you will be the first one I call.

Sincerely and appreciatively yours,

Dale

Dale Wydman