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June 10, 2009

Steve Boodakian MERA Consulting 3 Duck Pond Lane Merrimack, NH 03054

Dear Steve:

Thank you for the excellent presentation you and Mr. Mahfuz provided today for our inside property team and field adjusters. Everyone came away with a better understanding of the most effective way to approach claims involving Oriental/fine rugs. I am confident that this knowledge will assist us in better servicing these types of claims going forward. I know we experience a significant amount of "leakage" with claims involving fine rugs and can see some easy steps to prevent these situations in the future.

Our recommended handling going forward to all claim handlers will be to engage a qualified expert such as MERA Consulting at the outset of the claim. We will also communicate with our "first responders" (mitigation companies) the need to get these rugs into the hands of a qualified expert immediately.

Once again, thanks again for the visit and training. The material and presentation was clear and interesting. The samples were also very helpful.

Very truly yours,

William Lamb

Senior Claims Supervisor

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