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Original Message

From: Brian Ford

To: Bob Kochan

Sent: Monday, October 17, 2005 8:52 PM

Subject: Re: Your conversation with Ms King at SF

Adam took the call and discussed a couple of reports with her. When she got to 0088, Adam told her the engineer was here and could talk to her.

Brian: This is Brian Ford, how are you.

Lecky: Not very good at the moment. Look at report number 88.

Brian: yes, I have it up on the computer now.

Lecky: This just can't be wind! Look at photograph 3, look at the shingle damage. It just was not wind. This is a cabana house.

Brian: The report says wind and wind debris. The front of the house was damaged by wind driven debris.

Lecky: Look at photograph and tell me what kind of damage that looks like.

Brian: Yes, it looks like floodwater. Eyewitnesses reported that the house next to the insured say a house come apart from wind and the debris blew into the insured's house taking out the windows and doors.

Lecky: you weren't there and didn't see that. You have to base your opinion on what you see.

Brian: You requested eye witness reports

Lecky: you should not be discussing what you opinions with the insured.

Brian: We do not do that..

Lecky: Thank you for the reports you have done, but you will not be getting anymore from SF.

This is the conversation to be best of my recollection.

Thanks, Brian

