TAB H

From: "Randy Down" <rdown@forensic-analysis.com>
To: "Bob Kochan" <rkochan@forensic-analysis.com>
Cc: "Nellie Williams" <nwilliams@forensic-analysis.com>
Sent: Tuesday, October 18, 2005 8:54 AM
Subject: Re: We are back in business with SF....for now!

Bob,

That's very good news. But I have a serious concern about the ethics of this whole matter.

Lecky (is this a man or a woman?) seems to be a very highly qualified adjuster to be making engineering conclusions that are more accurate than ours. I really question the ethics of someone who wants to fire us simply because our conclusions don't match hers (his?). If SF is going to tell us what we are to put in our reports then I think we have a situation similar to SF wanting my personal financial information. In my opinion we need to find a more rational and ethical client to be dealing with. Too many eggs in this basket to be risking it on SF. They had already contradicted themselves regarding the reports - with Mark (?) wanting percentages stated and his counterpart calling a few days later and telling us to resubmit two reports that had shown percentages and saying that SF absolutely does *not* want them shown because they would then have to settle for the portion that was reportedly caused by wind. I see now why other firms are bowing out.

Does this Lecky person understand that eye witness accounts are standardly included in a forensic report, when available? To ignore them would seem to be ignoring potential facts in the investigation that could hurt our credibility later.

Her concern about the emotional element in the engineer's decisions may have some validity (although I doubt it in Brian's case). But what about the obvious fact that SF would love to see every report come through as water damage so that they can make the minimum settlement. I now see why the Attorney General's office is already involved down there. She needs to be careful about what she is doing and saying.

--Randy