



WESTFIELD
INSURANCE SM

A member of Westfield Group

April 18, 2008

Mike Loewke, CEO/Partner
Loewke & Brill Consulting Group
190 Murray Street
Rochester, NY 14606

Dear Mike,

I want to let you know that the surety underwriters and claims people who attended the presentation which you and Dick Usselman provided earlier this week gained a lot of valuable information which will be useful to them in performing their work.

Your presentation indicated a number of valuable services your firm is able to provide to contractors and their sureties as well as project Owners. Your emphasis on proactively documenting activities on a construction project and maintaining detailed contemporaneous records applies to all parties involved in the construction process and, if practiced regularly, would help to avoid or minimize many problems which often result in expensive dispute resolution proceedings and litigation.

Just this week we have retained your firm to help us evaluate a contractor default situation and have used one of the cases you brought to our attention to contest an assessment of damages on a highway project which we completed for a defaulted contractor.

My thanks go out to you and Dick Usselman for taking the time to drive out to our place of business in Ohio to do this presentation for us.

Sincerely,

William J. Kahelin
Managing Bond Claim Counsel
(330) 887-0143

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