

MLM
MUSICK LOSS MANAGEMENT, INC.

Licensed Public Adjusters
Adjuster & Contractor for the Insured

3101 N. Western Ave. • Chicago, Illinois 60618
October 17, 2011

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Ron Thomas
Illinois Casualty Insurance
ront@llcasco.com

RE:

Loss Address: Chicago
Date of Loss: October 12, 2011
Claim #

Dear Mr. Thomas:

We would like to express our appreciation to you for Illinois Casualty's quick response and service to your insured, , prem. 1, Building 1, after the fire loss of October 12, 2011 at

As you are aware, has retained our firm to assist them in preparing and presenting their claim. A copy of our retention agreement is enclosed.

The morning after the fire, we met with your agent, Gloria Lynn Turan and your independent adjuster Tim Genge of Syndicate Claim Service. We immediately called in Lauren's Restoration Service to start cleaning up and painting the premises so that the Chicago Board of Health would be able to inspect and approve the company resuming partial operations, and preventing the 18 locations that they serve from having to close due to lack of product.

We also hired carpenters, electricians and other trades to expedite your insured's return to partial operation.

Your insured has also begun to make arrangements with outside vendors, not ordinarily used by them, to provide product usually provided by the commissary. They also arranged to have coolers on trailers brought to the site so that they could receive perishable product to replace the inventory damaged by the fire and ensuing contamination from the smoke and water.


When we met with you on October 14th, we reviewed the loss site and provided you with a physical inventory which had been taken after the loss. This inventory listed all of the items damaged by the fire and showed the acquisition cost. However, this list did not reflect the cost of preparation of some of the product for distribution to the restaurants supplied by the commissary. We would appreciate the opportunity to meet with you or one of your representatives in the near future to provide you with the supporting invoices to verify the prices we have shown. At that time we will also provide you with our formula for making the stock into finished product and how we calculate the enhanced value.

Your cause and origin expert was also at the loss site and encased in plastic the mechanical equipment that was the presumed cause of the fire. It was agreed that we could start the cleaning, wrecking, and removing of the debris and stock as long as the protected area was not disturbed.

Shortly after you left, the City of Chicago Board of Health inspected the site and approved of the cleanup work and the sealing off of the cooler area. They agreed to let your insured start using the remainder of the building for food handling providing that all of the stock on the site was removed and that the cooler room was not used until it has been repaired and inspected by them

They also requested that we clean out the cooler room and remove the burnt material to get rid of the odor and dirt and prevent cross contamination with any new stock brought in to the other portions of the building. We assured them that this work would commence on Monday, October 17th.

Mr. Thomas, we would once again like to thank you and Illinois Casualty for your advance Partial Payment and quick response to _____ problems. It appears that your assistance has enabled _____ to avoid closing down 18 restaurants that depend on the commissary to supply them, and that even though the loss did cause some impact on the restaurants sales, due to some lack of supplies, you prevented what could have been a business interruption in the hundreds of thousands of dollars to a loss in the thousands of dollars.

At this time, we would also like to compliment you on the expertise and assistance of your broker, Gloria Lynn Turan of the Jos. Cacciatore & Co. Insurance Agency. She was at the loss site first thing in the morning and, after giving your insured advice and counseling, interfaced between the insured and your company. Also her great praise and confidence in your company (which appears to be well deserved) did much to reassure the insured, that what appeared to be a major disaster for his company, would only be a little "bump in the road" and would not greatly impact _____ reputation for quality. 

We are in the process of preparing the detail to support the claim and we will be in touch with you in a short period of time, to try to adjust the major portion of this loss.

In the meantime, please feel free to contact me if you have any questions, or if I can be of any assistance.

Very truly yours,

MUSICK LOSS MANAGEMENT INC.

BY 

Mark Musick, PRESIDENT

Cc: Gloria Lynn Turan, Jos. Cacciatore & Co. Insurance Agency, Email: gloriat@cacciatoreinsurance.com
Tim Genge, Syndicate Claims, Email: tim.genge@syndicateclaims.com