

## ***Gibson Boats***

*Future home  
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Portland, Tennessee 37148  
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January 18, 2007

James S. Twaddell, Esquire  
Goodman-Gable-Gould / Adjusters International  
Regional Office  
128 South Tryon Street, Suite 1955  
Charlotte, North Carolina 28202

Dear Jim:

Thanks for the overnight package with the check form McCoy and RSUI. This has been a long hard road to get here and I appreciate you and your team's efforts to bring this nightmare to an end. My family's company has been here since 1968 and we employ upwards of 60 people. I call our employees family because that is what we are; people who care and love what we do. On the afternoon of April 7, 2006, our family was torn apart by an F-3 tornado. By the grace of God, everyone survived. That itself was a miracle. Just looking at our buildings in a pile of rubble we know we were blessed. In a panic I called my father to tell him not to worry. We had gotten everyone up front in a corner and our people and I were okay.

Before that day I always believe that our agent and our insurance company was there to help. Oh how I was wrong. We had paid premiums for over 38 years and never had a claim. This was a tornado, and that certainly cannot be construed as our fault. Before that day I believed that insurance was there to help you and get you back into business. Not better than we were, but put us back to work. We had purchased replacement coverage and didn't feel like we had to worry about anything. Again, this is where I was wrong.

The insurance company's adjusters and our agent didn't arrive for many days. We were there in devastation, emotional and scared from what we had just experienced. Our lives had been blown away. If there is anything our adjuster didn't have, it was a bedside manner. He walked up and began barking orders and demanding to talk with our GC. At the time I didn't even know what that was. The first day after the storm I received 172 business cards, all of which said they wanted to help. Keith Henderson's would be the only one I would keep after that day.

Poor Keith, I gave him an awfully hard time those first couple hours. I was tired of being screwed with and I wasn't going to take it. I called him another ambulance chaser and said that I didn't need his help. Keith then went over to talk with my father. My dad started this company and is 73 years old. Dad was sitting on the sidewalk just staring at

his life's work totally destroyed. Keith convinced dad that he really could help. This is what he does for a living. He helped people like us document a claim. He promised that he would be with us every step of the way. If not in person every week, he would only be a phone call away. He convinced dad and he convinced me by doing exactly what he said.

You would first think there is not much to showing what you had. There is so much more. I have learned a lot from your team. Orville Curry taught me more about Excel than I ever wanted to know. In fact, I have grown to hate that color green after starting at it, day in and day out. Keith and Orville made even the worst of days better. They were always telling me everything was going to work out, and it did.

We start moving into our new building at the end of this month and I can't wait. I just want to get my people back and start building boats again. If you ever run into a skeptic like me, please have them call me. You and your team are the reason we will be able to come back at all. Our company, my family of employees' well being and my father's legacy were a lot to have riding on your shoulders, but you seemed to take it in stride.

Sincerely,

A handwritten signature in black ink that reads "Bill". The signature is written in a cursive, slightly slanted style.

W.C. Brummett III, Vice President  
Gibson Boats