



To: North American Insurance Consultants, Inc.  
Patrick H. Garrett

From: Warren Culbertson  
President  
Astro Ford and Astro Lincoln-Mercury

Dear Mr. Garrett,

I just wanted to take a moment and thank you for all of your help in negotiating a fair settlement with our insurance carrier. Without you we would still be fighting with them, and instead, we are well underway with renovations to both of our stores. I think that everyone should have someone like you on their side when a catastrophe like a large hurricane destroys their business. No one should have to face the big insurance companies alone, and you were there every step of the way to make sure that our insurance carrier treated us fairly, and that we received the money that we were due. I really don't know what we would have done without you.

Thanks for everything,

A handwritten signature in black ink, appearing to read "Warren Culbertson", is written over the typed name. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Warren Culbertson  
President  
Astro Ford & Astro Lincoln-Mercury



Quote (and story):

“In July of 2004, Hurricane Ivan swept through the panhandle of Florida, leaving many destroyed buildings and shattered lives. The main building of our thirty year old dealership was one of many structures that did not make it through the storm. After acquiring trailers and trying to continue selling and servicing the customers who have come to rely on us over the last several years, we sat down to try to start putting our lives and dealership back together. After several attempts to come to terms with our insurance carrier, I had finally had enough. They wanted to negotiate on how much they would pay us instead of just paying to replace the building (like our policy said). I got tired of fighting a battle that I believed I could not win, so one day I picked up the phone and called NAIC, Inc. Mr. Garrett’s firm was extremely knowledgeable and professional and was a real pleasure to work with. You could tell from the very beginning that he really cared about his clients. At this point, I started to believe that the tables were turning and that now the odds were stacked in my favor, and not the insurance companies. By this time, about a year had passed, and would you believe that *another* hurricane (Katrina) ripped through the Mississippi Gulf Coast where my other store was located? Visiting the site as soon as the roads were cleared I could not believe that it had happened again, and this time the destruction was worse! What was I going to do? Of course, not being in a flood zone, my Mississippi store did not have flood insurance. Katrina pushed four feet of water through that area anyway. I guess Katrina could not read a flood plain map! Anyway, my insurance carrier blamed all of the damage on water, even though tornadoes destroyed many surrounding buildings before the huge wall of water was pushed ashore. According to them, the little bit of wind damage did not even come close to my wind-storm deductible, so other than the cars, I was out. Well this time I didn’t wait. I knew just who to call. One call to NAIC, Inc., and he flew in to survey the damage and to help fight for what we deserved. With Mr. Garrett on our side, the insurance carrier (the same one in both cases) soon settled – for exactly what we had original asked for on the Pensacola store, and for \$250,000.00 worth of wind related damage on the Mississippi store. I sure am glad that I found Pat Garrett and his company. Without him, I may have lost both dealerships.”

A handwritten signature in black ink, appearing to read "Pat Garrett", is located below the main text. The signature is fluid and cursive, with a long horizontal stroke extending to the right.