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LAW GROUP

September 9, 2009

**VIA EMAIL, FACSIMILE AND
FEDERAL EXPRESS OVERNIGHT**

Jim Oliver, General Manager
Texas Windstorm Insurance Association
5700 S. Mopac Expressway
Building E - Suite 530
Austin, Texas, 78709-9090.

Re: Roof and Shingle Damage Investigation

Dear Mr. Oliver:

This letter is regarding all the insurance claims that are not in litigation, and is to invite you to "Hurricane Ike-What a Difference A Year Makes?" to be held at the Derek Hotel, located at 2525 West Loop South, Houston Texas.

The purpose of the invitation is to allow you, or others from TWIA if you cannot attend, to answer questions from professional public adjusters and engineers concerning TWIA's methodology in its investigation and determination of roof and shingle damage sustained by TWIA customers. I feel such a dialog might be helpful and would allow you or others with TWIA to fully discuss concerns of many professionals who believe TWIA is making the wrong claims decisions regarding roofs and shingle damage.

For example, in a comment posted on our blog, a professional engineer Matt Phelps indicated the following:

As a professional engineer who has assessed roof damage on over a thousand (1000) roofs since Ike, and has inspected thousands more for compliance with TDI windstorm certification (WPI-8), I find TWIA's denial of many roofing claims both professional and ethically offensive.

It is the responsibility of TWIA to prove that a claim was from previous events, not the home owner. Many times, roof damage is not plainly obvious to the non-professional, and sadly, many adjusters lack the professional training they need to accurately assess roof damage. Experience alone can lead to disaster if the experience is based upon wrong information; however, this case seems to be pointing more and more toward corporate malfeasance, rather than poor field performance.

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It may be through such dialog that you are able to learn why there is such disagreement regarding TWIA's coverage investigation and damage evaluation. Perhaps, other professionals may be enlightened regarding TWIA's basis for denying claims and coverage so that these other individuals' positions will change.

Bottom line is that there is a need for honesty and transparency from TWIA's claims managers. Without such open disclosure, TWIA customers and those serving them are becoming exceedingly frustrated and upset.

I would suggest that you simply apply the Golden Rule and place yourself in the position of your customers, so you can understand why so many are so frustrated.

If you decide to attend the seminar, or if other employees from TWIA decide to attend, please call me at your earliest convenience. My cell phone number is 813-695-8733.

Very truly yours,

A handwritten signature in cursive script, appearing to read "W. F. Merlin Jr.", written in dark ink.

William F. Merlin Jr.