

GOOD AFTERNOON LESLIE,

I must say, a very prompt response. I will review this with my mother and offer any concerns she might have.

I do know we did have some additional minor expenses not out of line with this type of water occurrence. I will review the claim conclusion document to determine if these items were included for reimbursement.

THANK YOU AGAIN, MATT

FYI, I must commend everyone involved up to this point with the courteous and civil handling of my mother's claim. As we get older, managing the emotional state is as important as any physical damages incurred. In this matter, please offer our sincere gratitude to everyone involved in dealing with my mom. The prompt responses, knowledgeable contractors and timely communications are a refreshing respite from her anticipation of discomfort and extended problems as a result of this disaster. The last claim of any kind she had was the result of Hurricane Andrew, her initial response was almost on that level, so THANK YOU AGAIN.

DEAR MR. DOBBELAIRE,

Unfortunately, last week, I suffered a fire at my home. As a practicing attorney, I have had the pleasure of dealing with insurance companies and their adjusters for more than 20 years. Some adjusters are great, and some not so much. I have been fortunate that I have never made a claim against my insurance. Thus, never had a personal experience with an adjuster.

I am writing to tell you something that I am sure you already know. That is that Bernadette Mingo is both an excellent adjuster, but more importantly a special person. From the moment she walked through the door, she made my wife and I feel at ease. She was empathetic to our situation, and took charge immediately. I felt assured that Tower Hill, and Ms. Mingo would help to make us whole again.

Thank you for helping make a tough situation, a little easier. Also, please give Ms. Mingo a raise, she deserves it!!!



GOOD MORNING DANA: Thank you for your call this morning and for easing my mind about things concerning my recent water damages to my home. I appreciate your calming my nerves over this. I already, as you had promised, received Joe Taylor's phone call and they already sent someone to assess the water damages. I also received a call from the carpet cleaning company and they, too, are promising to send someone out today to pick up the carpets and try and salvage them as well. **Thank you for jumping on this right away for me. Kudos to Tower Hill for promptness!**

DEAR BRUCE,

We would like to take this opportunity to commend Erin McKinley for a job well done!

We want to show our appreciation and give a big thank you to Erin McKinley for her help in handling our claim. From the first contact she was extremely helpful, professional, courteous and reassuring. She helped get us through a very difficult and stressful time.

Erin was efficient and prompt, taking us step by step through the process, always following-up and being available for new questions. You never really know how it works with your insurance company until you really need them, and Erin and the Tower Hill team confirmed that we definitely made the right choice in selecting Tower Hill. We can't express how fortunate we are to be associated with such a good and reputable company with representatives like Erin.

I have the good fortune of having THIG as my homeowners insurance. I am claim #xxxxxxxxxx and while I had the misfortune of breaking a water pipe, **Ms. Leslie Potteiger made the experience smooth and efficient.** She responded quickly to all of my emails even when maybe I just needed to vent.

While I hope to never have to speak to her again except for sunset in The Keys, I have sung the praises of your company due to Leslie Potteiger. I'm sorry I lost the official review you sent me in the hubbub of life but good service and the good people who provide it should be recognized and appreciated.



DEAR ERIN, I want to thank you for the service provided by Tower Hills Claims department and field adjuster but especially for you.

You helped me in a quick, efficient and compassionate manner when I needed it the most. Please share with your supervisor since I do not have their direct contact information.

HI,

After a demoralizing house burglary, I expected to deal with a difficult insurance claim process. I was pleasantly surprised when a pleasant and calming personality managed my claim. Christopher Nelson was empathetic and professional. I was and still am in Asia and Christopher helped me complete the process. While I wasn't able to get reimbursement for a number of items, he was fair and calming after an upsetting experience.

I recently moved to Tower Hill from Travelers and was a bit reticent about the move. Now I know it was the right thing to do.

DEAR TOM:

I am writing to compliment Tower Hill Insurance on behalf of Mr. Jonathan Graves - our insurance adjuster. **Throughout the claim, Jonathan made great efforts to make a difficult experience less daunting. He was very personable as well as professional in his handling of all aspects of the claim.** I am sure his job can be a difficult one at times, and we appreciate his efforts on our behalf.

I will also add that we had a very good experience with our contractor - Florida Catastrophe Corporation. Your vetting of the contractors who perform these services is appreciated.

AGAIN, WE APPRECIATE YOUR HELP.



DEAR MR. DOBBELAIRE,

We recently had an occasion to implement our insurance coverage with Tower Hill due to a mold issue in our kitchen. We had never had this problem and were truly at a loss as to how to proceed. I contacted Tower Hill and was told that Dana Beattie would be our Claims Adjuster. We flew from New York to Florida and met with her the following day. She was so professional and calm, organizing all the details and steps that had to be taken to rid the problem. I felt very comfortable knowing that she had the matter in hand and would advise us properly.

The restoration and environmental work was done quickly and well, thanks to Ms. Beattie's recommendations. We are now in the process of replacing all that was lost and are very grateful to her for making a very unpleasant situation so manageable. I am certain that we made the right decision to use Tower Hill for our home insurance.

THANK YOU.

HELLO:

My name is Tina and I want to tell you about the valuable asset you have in Michelle Hack.

I am working and staying in Rockledge, Florida, while my husband and home are in Ocala, Florida. On Sunday 8/11/13 we noticed a wet spot on the carpet, which led to the most gosh awful leak. My poor husband was left dealing with it as I was starting a new post with Brevard County Sheriff's Office. At first we weren't sure what was going on as the original spot was drying. By Monday it was out of control. He went through towel after towel, trying to keep the damage it was causing to a minimum until the plumber he called got there to stop the water.

It went from bad to worse. I'm sure all of that information is available to you, I needn't rehash it. But suffice it to say, Michelle saved the day, restored our faith in Star and Shield (I contacted them when it looked like we were being jerked about) and restored our faith in Tower Hill. I had always heard great things about your business, but was in serious doubt, until Michelle.

She was calm, precise, assuring and so very easy to communicate with via phone. Lord knows she deserves an applaud for saving the day.

I'm so glad you have her, as I can now tell people how absolutely responsive Tower Hill was.

Thank you for having Michelle interact with us... **SAVED THE DAY.**



I just had a conversation with one of my Tower Hill customers, who was calling to complain about the high rate increase for their upcoming renewal. I reviewed their policy and then explained to them why Tower Hill, and mostly all other standard carriers, took rate increases this year. They also had a water damage claim earlier this year so re-marketing them was not even an option.

As soon as I mentioned the recent claim, they both went on to tell me how happy they were with everyone at Tower Hill who was involved with handling their claim, from the Tower Hill staff to everyone else sent in to assist and get the repairs done quickly, efficiently and most importantly, professionally. They both then said, at the same time, "You get what you pay for!".

What a refreshing conversation! I wanted to share this with you as we all know how trying it can be when large increases roll out and customers typically want to complain.

Thank you for all you do for your agents, and our customers. WE REALLY APPRECIATE YOU!

MR. BURNS,

I would like to write you about something that is not a complaint. I had the pleasure of have Bill serve as your agent while handling my claim (xxxxxxxxxx). I was having problems getting estimates and probably phoned Bill at least a half dozen times with worry that I was going to run out of time on the claim. He calmed me down every time and was so helpful with suggestions. He explained every detail about my policy, and the way he did it made it easy to understand. I have never worked with an adjuster that was as nice and well mannered as this gentleman.

Most of the time the only things you hear are complaints and I felt that you should know what a gem you have in Bill. Because of him I will most definitely mention Tower Hill to my friends.

THANK YOU FOR YOUR TIME.
TOM



DEAR MR. JOHN GRAVES,

I write to express my sincere gratitude for all the support and continuous dialogue you and I have engaged in. I also would like to commend you for your continuous efforts of keeping my family and I informed about all the estimates and working diligently to keep us informed about the damages. I also express my appreciation for explaining the entire process and helping a tremendous amount throughout this unfortunate time. John we commend you on the extensive effort you have put forth in using any means necessary, you exercised by contacting me through phone, text and email to ensure my family and I were informed each step of the way. You are a tremendous asset to Tower Hill Insurance Company and have represented them with great integrity. I commend you for handling the matter with the house in a ethical and empathetic manner. Lastly my family and I sincerely thank you for your compassion, dedication and attentive efforts to continue to make this experience informative and with minimal amount of stress as possible.

RESPECTFULLY, LOUIS



Lynda Jennings @walkermac

15h

@towerhillins @towl filed my first claim ever due to a lightening strike.
Towerhill has been amazing. Thank you! #lucky

Expand



GOOD MORNING NADINE,

Ever since our "under-the-slab" hot water line break in our master bathroom on Wednesday evening, February 20, 2013, we have been very closely working with Tower Hill's Senior Field Claims Representative, Mr. Jonathan Graves. Jonathan has been very cooperative and has done an outstanding job in helping us coordinate all of the necessary repairs to resolve our water damage situation. Jonathan has several photos that he personally took during his initial visit to our home on Monday, February 25, 2013 in his "claims file" that shows all of the subsequent water damage (we also provided numerous additional photos to Jonathan at that time too). He also has copies of all of the up-to-date repair bills, contracts, and invoices pertaining to our water damage claim. I have been talking with Jonathan on the phone about once a week, bringing him up-to-date on the progress of our overall restoration process. Jonathan has also recently made a return trip back out to our home to survey the progress of the professional restoration work being performed. Both Jonathan and Tower Hill have been very cooperative and a real pleasure to work with... my wife and I have been very impressed with their first-class service!

Please feel free to contact Jonathan Graves of Tower Hill directly at (352) xxx-xxxx (his "work" cell phone) if you need any additional information regarding this water damage claim.

Also, give me a call at xxx-xxxx (my personal cell phone) if there is anything else that I can help you with... thanks!

SINCERELY, TOM

TOWER HILL SELECT PO BOX 142230 | GAINESVILLE, FLORIDA 32614 CLAIM NUMBER XXXXXXXXXX

I would like to thank Tower Hill for the excellent customer service that was given to my husband and me as a result of a robbery to our home at XXX MAIN STREET, HOMETOWN, FL XXXXX.

Maggie Daniels was so considerate and efficient in the processing of our claim. We are so glad we chose Tower Hill as our insurance carrier and I hope that we never have to use your services again.

I know you understand what I mean by the above statement.

It was a very stressful time and Maggie Daniels and your organization are to be **COMMENDED ON YOUR PRO- FESSIONALISM.**



HI MS. MOORE,

I wanted to touch base with you to talk to you about Kevin; I recently worked with Kevin regarding a claim for a lightning strike on my house. Kevin was very kind, efficient, and professional. He made the process easy for me and he was truly a pleasure to work with. During what was a very stressful time, I really appreciated his insight and his willingness to talk me through the process and to process my claim as quickly as possible. He says he was just doing his job, but these days "customer service" seems to have become an oxymoron. Sadly, it is becoming increasingly rare to find people who are willing to do more than the bare minimum required to get their job done. So, I just wanted to let you know that Kevin is a rare find and I really appreciated his efforts!

THANK YOU,
WHITNEY

TO: TOWER HILL PREFERRED INSURANCE COMPANY
AND
INSURANCE GROUP OF CENTRAL FLORIDA

THANK YOU for your quick response to meet my need after the tornado! After being in my new home, (the only home I have bought at age 72!) the tornado flew through my property like a "wildcat!!":) Little did I realize the damage until the next day... How kind you were to listen to my report and soon your inspector came. I was amazed at your response to take action!!

Thank you sincerely for your help in turning a situation that could have been panic into a greater memory of people who care.

GOD BLESS YOU AND FILL YOU WITH HIS LOVE.



TO: MANAGER, FIELD ADJUSTERS SUBJECT: COMPLIMENT - JERRY

This is to provide you with great feedback on one of your field adjusters, Jerry.

As an insured, it isn't easy to sit back and wait for some stranger to come by and tell you what you did wrong, what isn't covered, how unlucky you are today, and what unpleasant thing will happen next. This is what many of us have experienced when making a claim to our insurance company. This is NOT what I experienced when calling Tower Hill, and Jerry.

The first time we spoke on the telephone, he was friendly, confident, competent, and I felt I was in pretty good hands. He kept me informed about his arrival time, was on time, and he was all gentleman and professional when he arrived. As we moved forward through the process, timely emails were sent to me, documents were complete and as we discussed, and every commitment that he made was met.

Someone might say "yes, it sounds like he/she is <u>doing their job</u>." As a retired professional, and current small business owner, I'd say the same thing - my expectations have been met. But these days, in these times, it is rare to experience a competent and caring individual who does exactly what he says he is going to do. I am pleased beyond words with Jerry.

I hope you recognize the value Jerry brings to your organization. You can be proud and confident that he is taking excellent care of Tower Hill customers. On behalf of my wife and I, please thank Jerry for A JOB VERY WELL DONE.

HISAM,

I wanted to tell you again how much I appreciate how you handled our claim. My mom and I never imagined we would deal with such a loss. The loss of property is one thing, but the loss of our beloved pets has left us deeply saddened.

Your professionalism, promptness and unexpected courtesies helped to make a horrible personal loss easier for us to navigate through.

Thank you again. Tower Hill is fortunate to have you on their team.

CYNTHIA



ATTENTION: MICHELLE HACK

RE: LISA BARLOW

Ms. Hack,

Recently Lisa handled a claim for us. I wanted to let you know that Lisa was very kind and helpful. I am a bit of a stresser and have not been through anything such as what we experienced to our home before.

Lisa made me feel very comfortable with what to expect which allowed me to be much more comfortable during a stressful situation.

It was such a delight to deal with someone who not only knew what she was talking about but assisted with every step and returned phone calls promptly.

I work as a Manager in Patient Records for a large Orthopedic group in Tampa and I am sure this is the kind of team member everyone loves to have in their organization. I also know that people don't take the time to say GREAT JOB enough and I wanted to send out kudos to Lisa.

THANKS,
PATTY