



August 15, 2012
Mr. Guy Grand – Director
Veteran Adjusting School
PO Box 3976
Sedona, Arizona, 86340

Dear Mr. Grand,

This letter is in reference to your request that Insurance Claims Adjusters (ICA) become a partnering Adjusting Firm with Veteran Adjusting School and help our nation's veterans find gainful employment as insurance adjusters.

ICA is a national independent property adjusting company providing superior service to insurance company clients for both daily and catastrophe claims. Although we normally look for new field adjusters to have prior claim handling experience before joining our ranks, we would consider "new to the business" field adjusters that have completed the rigorous classroom and field training as outlined in your business plan. ICA could anticipate adding 12-24 qualified graduates of your class on an annual basis to our field adjuster roster. As you know, ICA employs primarily independent contractors (1099 adjusters) and we can make no guarantees or commitments as to claim assignment volume or income potential for any field adjuster, new or old. These factors are highly dependent on the geographical needs of our client insurance companies and weather related claim activity. Additionally, as independent contractors, each field adjuster is responsible for providing their own benefits and paying their own taxes and equipment acquisition and travel related costs.

New field adjusters would also be subject to other credentialing requirements including, but not limited to driving record, state licensing and completion of a background check. Also, some client insurance companies also require company specific certifications that could be either internet or classroom based.



Based on the training outline in your business plan, we would expect to see that the field adjusters referred to us for consideration would have the following qualifications:

1. Adjusters would be certified by Xactware ® to be knowledgeable with all aspects of the estimating software. We will accept a level I certification as proof of that knowledge.
2. Adjusters would have completed and obtained their Property Technical Certification offered as a third party certification by your company. This certification will give us the assurance that your adjusters have the basic knowledge of insurance principles and policies to be well-qualified adjusters.
3. Adjusters would have completed your entire course including the online portions and your onsite intensive training.
4. Adjusters would receive your certification and recommendation that they are deployment ready.
5. Employment package would include your letter of assurance that they have met their commitment to Veteran Adjusting School and you are ready to stand behind their readiness to enter the industry.

With all that said, ICA would be proud to assist in helping these brave men and women find a rewarding career as independent insurance claims adjusters. ICA will work with you whenever we can to help your school and your students become successful.

Best Regards,

Gary F Callaway
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