



**G. WILLIAM HATFIELD, CPA, P.C.**

CERTIFIED PUBLIC ACCOUNTANT • 131 MAIN STREET, SUITE 202 • ONEIDA, NY 13421  
TELEPHONE (315) 363-3338 • FAX (315) 363-0138 • E-MAIL: HATFIELD@TWCNY.RR.COM

August 5, 2007

Basloe Levin & Cuccaro, Ltd/Adjusters International  
126 Business Park Drive  
Utica, NY 13502

RE: Letter of Reference and Recommendation

My wife and I have a home in Sherrill, NY. On January 21<sup>st</sup>, 2007 I awoke at about 7:15 and stepped into 3" of water. We live in a two-story colonial so there was no question as to where the water had spread. The toilet in our master bath had backed up after a 4AM use and the water pressure had lifted the flapper in the tank causing the water to run over the side of the toilet bowl for over three hours. I turned off the water to the toilet and proceeded downstairs to the living area to confirm my worst fears.

The damage had spread from the upstairs bath to our bedroom and then into the upstairs hallway and guest bath. The downstairs areas affected included the kitchen, which was the hardest hit area, the family room and my office. The back area of the cellar, which was unfinished but used for storage of food and household items, also was underwater.

After about one half hour of trying to shop vac the water it finally sunk in that this project was bigger than I was going to be able to handle. It was then I called Richard Smith with BLC-AI.

Richard is a long time client of mine and a person I knew would be able to help me in this situation. As I had learned over the years of working with Richard a complete loss of property is much easier to handle as claim, with respect to the insurance company, than is a partial loss. And I was soon to learn that lesson first hand.

Richard was on site with a catastrophe control team by 10AM. They quickly told me the house was not habitable and that we should pack our belongings and move out for what would probably be 60 days. It is at times like this you become numb and just do what you are told and hope the people advising you are knowledgeable and trustworthy. In this case I had made the best choice of advisors.

The claims process was slow and arduous but Richard was his normal tenacious self as I had come to know him. His initial claim estimate was over \$90,000. The independent adjuster for the insurance company started out at less than half that amount.

In the end we were able to totally rebuild our home, which included stripping most of the first floor right to the studs and floorboards.

We received our final check from the insurance company shortly after the first of April. The success of the claims process and the support from Richard and his staff was instrumental in our comfort and success.

I can't thank him enough for his efforts.

Sincerely,

  
G. William Hatfield

  
Eleanor K. Hatfield