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October 24, 2011

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SCOTT A. WACHHOLDER
J. STEVEN WARNER
STACIE K. WILENSKY
H ROSS ZELNICK
DONNA S. ZMIJEWSKI

VIA ELECTRONIC MAIL

tedwhidden@gmail.com

Mr. Ted Whidden

Re: WHIDDEN, TED V. OLIVA DELIVERY SERVICES, INC.

Co. Claim No.: ACF1001306

Date of Incident: 8/29/10

Our File No.: 119362

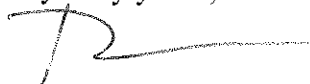
Dear Mr. Whidden:

I have been hired by Tower Group Companies to resolve your claim from the motor vehicle accident in which you were involved on 8/29/10. I am familiar with the issues that you have raised in your various e-mails to John Pecoraro, Lowell Aptman, and other individuals connected with Tower Group. I want to put those issues behind us, and to that end I want to sit down with you and resolve your claim. I am willing to travel to Chipley, Florida to personally meet with you, sit down, review your claim, and share my thoughts with you.

Please e-mail with some convenient dates for us to meet, speak and resolve your claim. I believe the week of November 7, 2011 (with the exception of November 8, 2011) would be best for me, but if you e-mail me three or four dates, I can see which works out best for each of us.

I look forward to hearing from you on this matter.

Very truly yours,



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Mr. Ted Whidden
WHIDDEN, TED V. OLIVA DELIVERY SERVICES, INC.
October 24, 2011
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cc: John Pecoraro
Tower Group Companies
500 West Cypress Creek road
Suite 500
Fort Lauderdale, FL 33309

EMLTR