



June 1, 2010

All CJW Catastrophe Adjusters

Re: 2010 Hurricane Season

As we all know, today is the beginning of the 2010 Hurricane Season which is predicted by some weather experts to be the most active season on record. The number of hurricanes formed is not important. The important part is where they hit. It just takes one major hurricane to hit a populated area in the US for the industry to receive thousands of losses.

We have experienced unusual events the past nine months with the severe winter storms, floods, and earthquake activity. There seems to be support for the experts' predictions of increased hurricane activity this year.

Hurricanes live off warm water and the water in the Atlantic Basin, which includes the Gulf of Mexico and the Caribbean Sea, is currently warmer than usual. We normally do not expect a storm to impact the US before August, but due to the unusually high water temperatures this year it could be possible that we could have an early hurricane form in June or July, and we want to be ready to move quickly.

Having worked for us in Florida in the past, you know the volume of business that we have when a storm hits a Florida coast. With the increased growth in our TPA operation, we now have commitments if a storm should hit any area along the East Coast or Gulf of Mexico. Since opening our office in Houston, we have developed a strong customer base in Texas and are one of the approved adjusting companies for TWIA. In addition to our wind commitments, we also have commitments with our TPA operation for earthquake losses in California and other US earthquake areas.

The above information on our commitments for catastrophe assignments is to let you be aware that should a hurricane or earthquake hit anywhere in the US that we will be involved.

Since there was no activity last year, we did not request updated information from you as a large number of you worked for us in Texas on Hurricane Ike losses. I know our information is not current, and we need your current contact information. Please go to our web page, [www.cjw-assoc.com](http://www.cjw-assoc.com) and click on the Cat Adjusters area under "Features" which is on the left side of the page. Download and complete the Catastrophe Information Sheet with your current information. Follow the instructions for the return of the information.

We thank you for your loyalty to CJW and for being part of our team. When a storm is approaching, we will post a link on our web page with current information as to our storm preparations. We look forward to working with you this year.

Gary W. Scott  
CEO