



ASSOCIATES

VRS  vericclaim

Dear Valued Client:

We are pleased to announce that Cramer Johnson Wiggins and Associates (CJW) agreed, effective December 1st, 2011, to a definitive purchase agreement with VeriClaim, Inc., a premier provider of loss adjusting, TPA and specialized claims services to insurance carriers, insurance brokers, corporations and public entities.

The combination of CJW and VeriClaim will allow us to provide you even greater resources for both field loss adjusting and TPA services. CJW's esteemed reputation as a best-in-class TPA and regional loss adjusting firm will be complimented by VeriClaim's position as a leading provider of claim services on a national and global basis. The combined company will offer a significantly expanded geographic footprint to allow for prompt response and familiarity with local markets throughout the U.S. and around the world. In addition, the pooling of resources allows us to significantly expand the areas of specialization and the breadth and depth of our industry expertise that we offer to our clients.

CJW will continue to provide you with the same high quality service from the very same people you are used to working alongside. Under the direction of Thomas Simoncic, who will assume the role of Chief Operating Officer of the combined company, our experienced and skilled professional and administrative staff will remain in place to continue serving you, our clients. Further, our TPA operations will continue to operate under the "CJW" trading name, allowing us to expand on the reputation and legacy that has been built over the past 30 years.

We appreciate your business and all of your support since our beginning in 1981. We want you to know that we look forward to serving your claims needs in the future. Should you have any questions, concerns, or suggestions about this or any other matter, as usual, you can call any one of us at 407-849-0044 or any of our colleagues.

Sincerely,

Charlie

Gary

Tom

Robin

Jack