United States Department of the Interior

NATIONAL PARK SERVICE
YOSEMITE NATIONAL PARK
P.O. BOX 577
YOSEMITE NATIONAL PARK, CALIFORNIA 95389

IN REPLY REFER TO:

C3819(Y4)

SEP 26 2000

Mr. Randolph H. Goodman
Adjusters International
400 Oyster Point Blvd., Suite 519
So. San Francisco, CA 94080-1921

Re: Flood Loss - 01/02/97

Dear Mr. Goodman:

It has been a while since we have interacted; however, a memorandum I recently received has finally enabled me to close my files on the loss Yosemite incurred from the 1997 flood, and I wanted to thank you for your critical contribution to Yosemite National Park.

Over the past three years, I have come to realize that jurisdictional, contractual, and ownership issues involving multiple insurance companies underwriting coverage for each of multiple layers of insurance, combined with differences in specific policy coverage and the National Park Service's status as an additional insured made the 1997 flood loss an extremely complex claim. In your role as consultant to the National Park Service, your expertise was invaluable in allowing us to work through each step of the long and detailed process and to feel confident that we have protected the public interest as we arrived at a final insurance settlement of $7.5 million which we feel is fair and just.

While the primary insured party on the insurance policies was Yosemite's main concessioner, Yosemite Concession Services Corporation, I was very impressed by the expertise you brought to bear on the claim and soon came to realize that we, with your help, would be actively involved in the adjustment process. You provided information and perspective that allowed us to review case law, weigh options, and shift approaches to aspects of the claim in order to reach a more beneficial yet fair settlement. Even though the concessioner had retained a very competent public adjuster with a national reputation, there were several points during the process when you provided specific information that changed the approach being taken on aspects of the claim to the benefit of the American public.

I have also come to respect your ability to participate and communicate fully on a technical and professional level and yet be able to translate, in clear and concise yet understandable terms, the technicalities of the profession to those of us not immersed in the intricacies. The summaries

and explanations of all aspects of the loss adjustment you prepared were well done and served as the basis for National Park Service approval of the insurance settlement. The summaries also served as basis for certification by the Solicitor of the U.S. Department of Interior, as required by an act of Congress, that the concessioner and other third parties (insurance companies) had met their obligation to repair or replace damaged concession facilities in Yosemite National Park. It was this certification that I mentioned as the memorandum in my introductory paragraph. Based on this certification, an additional $22.5 million in appropriated funding will be released to replace facilities damaged by the 1997 flood.

Mr. Goodman, I have thoroughly enjoyed interacting with you on a professional as well as personal basis. You have earned my utmost respect. I wish you well in your endeavors and will not hesitate to contact you if similar expertise is needed in the future.

Sincerely,

Martin L. Nielson

Martin L. Nielson
Chief, Business and Revenue Management