June 30, 2016

Larry Keith Evans, Esq. 113 West Taylor Street Griffin, GA 30223

RE: Our Client: GIRMA- City of Griffin

Claimant: Gerald Lonnie Bailey

Date of Loss: 2/28/16

Our Claim No: 010474-028407-AD-01 and AB-01

Dear Mr. Evans:

This will acknowledge our investigation of your claim against our client, GIRMA- City of Griffin. We have carefully examined the circumstances surrounding this incident and believe we have sufficient information at this time to make a proper decision regarding this matter.

Please understand that our obligation as a Third Party Administrator is to pay only those claims for which our client is legally liable and the requirements for submitting a claim have been met.

We are truly sorry to hear of your client's damages and injuries; however, upon review of this claim, we were unable to find our client at least 50% at fault for this loss. Your client struck an object that was approximately 70 feet from the nose of the truck that passed in front of him. It appears that he may have failed to maintain proper lookout. Therefore, we respectfully deny any claim in conjunction with his damages and injuries.

Sincerely, Gallagher Bassett Services, Inc.

Bridget Allen Senior Resolution Manager

F: 866-743-2854