

FEB 19 2002



Georgia Farm Bureau Mutual Insurance Company
Georgia Farm Bureau Casualty Insurance Company

P. O. BOX 7008 * 1620 BASS ROAD AT I-75
MACON, GEORGIA 31209-7008
478-474-8411

February 14, 2002

Mr. Randall G. Nelson
Nelson Law Firm
Attorney At Law
316 North 25th Street
Billings, MT 59101

VIA HARDCOPY AND FAX: 406-867-0252

RE: Insured: Joe and Annette Strickland
Policy No.: APV-1162951
Date of Loss: 06/17/99
Joe Stickland and Annette Stickland v. Georgia Farm Bureau Insurance Company
Montana Sixth Judicial District Court, Park County: Cause No. DV-00-24

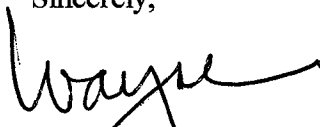
Dear Randy:

Ron Hallman has called and accepted our offer as outlined in my February 12, 2002 letter.

We would appreciate it if you would prepare the settlement documents as soon as possible, in order that we can move forward with possible recovery against Redland and protect ourselves from the known and unknown.

While I think we overpaid this claim by ten (10) percent, the settlement is within reasonable parameters, all things considered. I honestly feel that you are largely responsible for the successful resolution due to your thorough analysis and bulldog tenacity. We thank you!

Sincerely,


N. Wayne Yarbrough
Litigation Manager

NWY/jrt

cc: Craig Ellerbee, Director of Claims
File
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