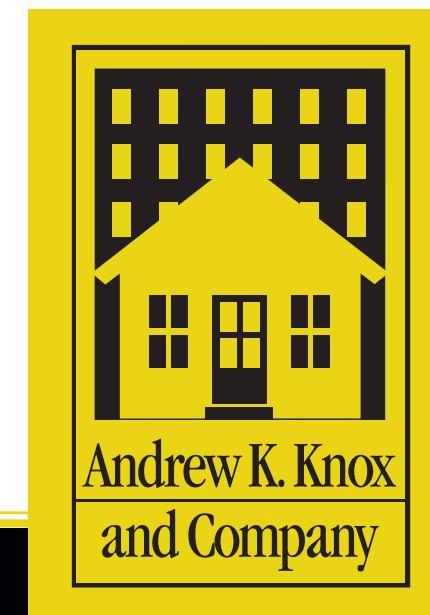


Andrew K. Knox & Company

217 Washington Street, Toms River, NJ 08753
732.349.3231
info@andrewknox.com

Wishing won't help...we will.



Certified Public Insurance Adjusters

Contact Us Today—You Have Nothing To Lose

You want to get back to normal...starting now. We can help. Contact us today for an introductory consultation in which we'll review your insurance coverage and make specific recommendations that will aid you in the preparation of your insurance claim.

This informative meeting comes at no cost or obligation to you, so you have absolutely nothing to lose. You may reach us at:

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Andrew K. Knox and Company is a true lifesaver and provided great professional service with our claim. They are experienced in all facets of insurance claims, which enabled me to dedicate 100 percent of my efforts to rebuilding our company. The adjusters at Andrew K. Knox and Company are great negotiators, with tremendous expertise in handling claims, damages and loss-of-business issues. My compliments on their rapid response and the quick resolution with our insurance company.

- William J. Vogel,
President,
Atlantic Mills, Inc.

Wishing won't help... we will.

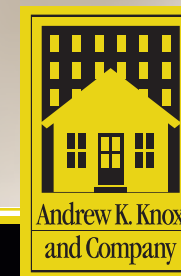


Wishing won't help... we will.

Wishing the fire never happened or the floods never came or nature hadn't wreaked havoc won't help. Because now that the damage is done, it's important to stop wishing and start working on recouping your losses and rebuilding your business.

While the road ahead is not easy, there is help. In fact, we will get you back on your feet faster than you ever dreamed possible. Read on to discover how we can serve you during this difficult time.

Andrew K. Knox & Company



Dear Business Owner,

Whatever catastrophe you've just experienced—be it fire, flood or act of nature—you're now faced with the complex task of assembling and presenting your insurance claim. The burden of proof is on you to demonstrate your loss of buildings, business, personal property and profits.

Unfortunately, these complex, time-consuming tasks come at a tough time: when you need to focus all your efforts on restoring your operations and servicing your clients.

We at Andrew K. Knox & Company offer an exclusive financial service that meets the needs of business owners like you in times of crisis. Our staff of executive adjusters inventories your losses, prepares your claim and puts things back in order for you faster and with less effort on your part than you could ever imagine.

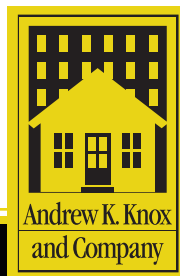
My father, Andrew K. Knox, founded the business in 1959, and for nearly a half century, we've helped thousands of people restore their businesses.

We look forward to serving you. In the interim, you can learn more about Andrew K. Knox & Company by visiting our website at www.andrewknox.com.

Sincerely,



Leslie L. Knox, SPPA
President
For the Firm



Your Business Is In Crisis

You've just experienced the unthinkable. Your business has been damaged or destroyed, and now you're left to pick up the pieces. Besides the crippling physical losses you've incurred, you stand to lose precious market share.

Like most people in your shoes, you're probably wishing this catastrophe never happened. You realize that every day you're down represents another missed opportunity, another client who needs your product or service—but is forced to go elsewhere. And the longer it takes to get up and running, the more you risk losing.

To make matters worse, a harrying road of questions and confusion lies ahead:

- What does your insurance cover?
- Who will inventory your business personal property losses?
- Who will prepare construction-cost estimates for your building losses?
- How will you juggle the demands of submitting and substantiating your claim with the urgent needs of your business?
- Where will you ever find the time, the energy and the knowledge to pull everything off?

We hired Knox after a fire partially destroyed one of our shopping centers. Their expertise cleared up all the confusion between numerous insurance policies and rights of our tenants and our own coverage as landlord. Knox took a complicated and sensitive situation and resolved the issues quickly to the satisfaction of both our tenants and ourselves. Our final settlement was more than we had ever anticipated.

John De George, President,
DeGeorge Development &
Management



Wishing you didn't have to deal with the aftermath won't help.

We will.

The Truth About Market Share

Contrary to what many business owners believe, insurance companies do not compensate for lost market share. And that can be devastating. As loyal as your customers may be, they'll have no choice but to go to your competitors while you're in restoration mode. Unfortunately, there are no guarantees they'll ever come back—and you won't be reimbursed for the resulting lost income.

The solution? Normalize your business as quickly as possible so you can recoup your losses and retain customer loyalty.

COMMERCIAL INSURANCE POLICIES

What's Covered

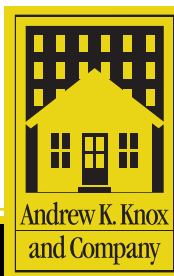
- Your building
- Your business personal property
- Loss of income
- Loss-related expenses

What's Not Covered

- Lost market share
- Lost time
- Lost opportunities
- Lost Focus

The auto business is extremely competitive. Our auto dealership has been successful because we stress customer service. We've had a two-decade relationship with Andrew K. Knox & Company because they stress customer value to their clients as well. Their thorough and efficient claim preparation more than covers their fee. Their handling of the endless details involved with recovery lets us focus on our business, thereby maintaining our share of the market.

- David Sickel, Pine-Belt Chevrolet Oldsmobile



Andrew K. Knox
and Company

Wishing you could snap your fingers and go back to the way things were won't help.

We will.

Wishes Do Come True

At Andrew K. Knox & Company, we understand what you're experiencing. We know that your life and your livelihood have been turned upside down. And we realize that you have one wish: for things to return to normal now.

Let us help. We'll put things in order for you faster and more efficiently than you could ever imagine. In fact, we've helped scores of businesses like yours get on their feet and back to business. We do all the insurance-claim legwork for you, leaving you free to focus on your company, your customers and your comeback. In addition to managing your entire claim, we prepare an accurate and defensible appraisal of your loss.

Most important, our highly experienced, certified staff will secure you the biggest settlement possible, recovering every cent legitimately due you under the terms of your insurance policy.

Our fees are highly competitive and represent just a small percentage of your settlement.

Virtually nothing was left of Jenkinson's except for a few charred timbers following a fire that totally destroyed our multi-million dollar amusement complex. Andrew K. Knox & Company was able to re-create our facilities on paper by examining old pictures, blueprints and plot plans. Their thorough claim preparation documented all of our losses and resulted in a settlement that was fair, fast and far more than we could have gotten on our own. We recommend them highly

- Vincent Storino,
Jenkinson's Pavilion



Andrew K. Knox
and Company

Wishing you could just get back to business won't help.

We will.

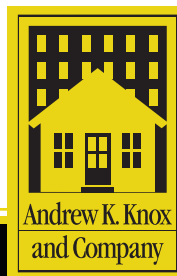
Exclusive Access to Our Executive Adjusters

At Andrew K. Knox & Company we offer you something other adjusters don't: our undivided attention. We devote ourselves fully to each and every client. You see, we limit our practice to a select number of business engagements. That way, we can provide clients with the highly personal, attentive and efficient service they need during this stressful time. Each claim is managed exclusively by a high-level adjuster—including the president himself—so you're assured a level of proficiency and expertise you simply won't find anywhere else.

What's more, we've been in business nearly 50 years, making us one of the oldest, largest and most respected public-adjustment firms in New Jersey. Plus, we have more certified adjusters on staff than any other company in the state.

Our office has worked closely with Andrew K. Knox & Company for more than 10 years. As professional insurance agents, we respect and appreciate the service they provide to our clients and we recommend them above any other public adjusting firm. It's not just their 47 years of experience, it's the knowledge and dedication they bring at a time when our clients need help the most. Without question, I would use Andrew K. Knox & Company to adjust my own loss.

- Andrew H. Anderson, CIC,
Executive Vice President
Anderson Insurance
Agency, Inc.



Wishing you didn't have to deal with mounds of paperwork won't help.

We will.

Accredited and Certified



Andrew K. Knox & Company has been a member of NAPIA, the National Association of Public Adjusters, since 1962. Membership in this prestigious organization is comprised of owners and employees of leading public-adjustment companies throughout the country. All members must adhere to NAPIA's strict rules of professional conduct and ethics.

As the largest public-adjusting firm headquartered in New Jersey, Andrew K. Knox & Company is a second-generation, family-owned business that is both accredited and certified. Each on-staff adjuster is a fulltime, degreed professional experienced in a number of areas, including contracting, estimating, accounting, insurance and economics.

Company president Leslie L. Knox is one of only several Senior Professional Public Adjusters (SPPA) in the entire state of New Jersey—and one of less than 100 in the United States. SPPAs must pass an exhaustive examination covering every conceivable area of public-insurance adjustment.

Prestigious