


Crum & Forster Corporation

A XEROX Financial Services Company

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 October 24, 1991

Mark Landa, Esq.
Legal Services Bureau
IOWA DEPARTMENT OF NATURAL RESOURCES
900 E. Grand Avenue
Wallace State Office Building
Des Moines, Iowa 50309

Re: Policyholder: Cota Industries
Claim Type: Hazardous Waste
Site: 5512 S.E. 14th Street
Des Moines, IA
Claimant: Iowa Department of Natural Resources

Dear Mr. Landa:

This letter will serve as confirmation of your June 19, 1991 telephone conversation with Ms. Virginia Datre of this office. This file has been subsequently transferred to the undersigned and all future correspondence should be directed to my attention.

As Ms. Datre indicated to you, we have received a letter from an attorney who represents a majority shareholder in Cota Industries, but does not represent Cota Industries itself. He advised us of the above-captioned claim, but he had little to offer in the way of information. He suggested that we contact you.

Please provide this office with copies of any information you might have in your file which would identify the role of Cota Industries at the site. Are the allegations of contamination confined to on-site contamination?

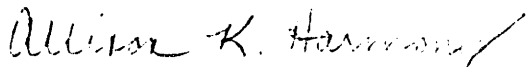
Is there any evidence of off-site contamination? Who are the subsequent purchasers? Has the EPA become involved?

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I would appreciate anything you may be able to furnish which would help us investigate this claim.

I thank you for your cooperation. If you would care to discuss this matter, I may be reached at (908) 412-5833.

Very truly yours,



Allison K. Harmony
Claim Specialist
Environmental Claims Unit

AKH/ld 1.18