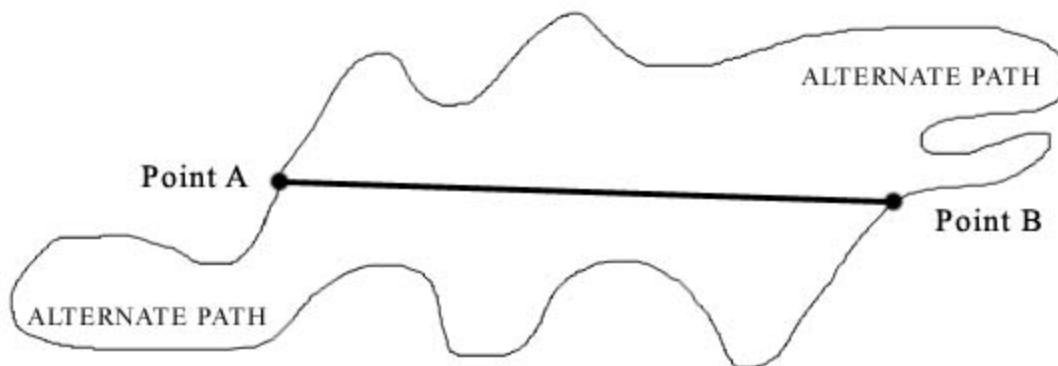

MAY 1998

TO: CLAIMS AND RISK MANAGERS

RE: **The Straight Line**

In mathematics, a straight line is defined as the shortest distance between two points. The fastest and simplest way to get from Point A to Point B is to follow the straight line.



If you think of Point A as the opening of a claim file and Point B as its closing, then a straight line is the most efficient and economical way to handle that claim.

The alternate, indirect paths are longer, not as efficient and more costly. You can be misled onto the alternate paths by:

- Accidental misinformation from a confused witness or a perhaps not-so-confused participant
- Attorneys and experts who complicate the facts by engaging in elaborate "discovery" rituals while chasing "theories of liability" that are extraneous to the truth of the issue at hand. The indirect path presents greater "billing opportunities" but it is not to your benefit.

Anything that gets in the way of the file being resolved simply and quickly is not in your best interest.

The straight line philosophy governs our work. We'd like to be of service to you.

Sincerely,

Peter R. Thom