

EXHIBIT 11



American National Corporate Centre
1949 East Sunshine
Springfield, MO • 65899-0001
417-887-0220 • Fax 417-887-1801
<http://www.anpac.com>

American National Property And Casualty Co.
American National General Insurance Co.
American National Lloyds Insurance Co.
Pacific Property And Casualty Co.
ANPAC Louisiana Insurance Co.
American National County Mutual Insurance Co.

May 12, 2011

CMRRR# 7008 0150 0000 9958 5261

Carol Ann Stutte,
Laura Stutte and
Kimberly Holloway
c/o Margaret Heid, Esq.
1522 Highland Ave.
Knoxville, TN 37916

Re: Insureds: Carol Ann Stutte and Laura Stutte
Policy #: 41-H-V66965
Claim #: 41-H-25N023-R
Loss Date: 9/4/2010

Dear All:

We are advising you that American National Property And Casualty Company is denying the claim made by you for the fire loss at 2715 Highway 360, Vonore, Tennessee on September 4, 2010. There is no liability or obligation on the part of American National Property And Casualty Company under the alleged contract for claims arising from the alleged loss on or about September 4, 2010. Your claim is being denied for the following reasons.

It has been determined through investigation that the preponderance of the evidence shows that the fire was intentionally caused by an insured. Under Tennessee law, such intentional destruction of the property voids all coverages under the policy. Further, such conduct is a breach of the provision of the policy which provides as follows:

SECTION I - EXCLUSIONS

1. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

h. **Intentional Loss.** We do not provide coverage for a person who is insured under this policy if that person commits or directs an act with the intent to cause a loss.

You have also breached the provisions of the policy in that you have committed concealment or fraud relating to the claim. The policy provides as follows:



"Members of the American National Family of Companies"

Ms. Carol Ann Stutte, Laura Stutte &
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2. **Concealment or Fraud.** This entire policy shall be void if, whether before or after a loss, any insured has willfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or in the interest of any insured therein, or in case of any fraud or false swearing by any insured relating thereto.

Moreover, concealment or fraud by an insured renders all coverages under the policy void. Such acts include, without limitation, submitting to the Company your Sworn Statement in Proof of Loss list thereby swearing that the loss did not originate by any act, design or procurement on your part and statements made and documents submitted during the investigation of the loss.

American National Property And Casualty Company, in denying the claims represented by your Sworn Statement in Proof of Loss, expressly reserves all of its rights and defenses under the contract of insurance. No waiver or estoppel of any kind is intended nor may be inferred.

Sincerely,

American National Property And Casualty
Company

By: Stacey Jennings
Stacey Jennings,
Senior SIU Investigator
(800) 333-2861, Extension 2150