



**FARM BUREAU INSURANCE COMPANIES**  
 LOUISIANA FARM BUREAU MUTUAL INSURANCE COMPANY  
 LOUISIANA FARM BUREAU CASUALTY INSURANCE COMPANY  
 SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY

Post Office Box 95005  
 Baton Rouge, Louisiana 70895-8005  
 (504) 922-6200

MAY 12, 1997

MR. WILFRED BELL  
 RT. 1 BOX 53  
 KAPLAN, LOUISIANA 70548

RE: Claim No.: 906975  
 Insured: Wilfred Bell  
 Policy No.: CP801308  
 Date of Loss: 02/14/96

Dear Mr. Bell:

We have been advised that Suit No. 69025 Division 4A styled Patricia Broussard, individually and on behalf of the minor child, Pamela Broussard v. Wilford Bell, et al has been filed in the 15th Judicial District Court in Vermillion Parish, Louisiana. Notice of this suit was provided to Louisiana Farm Bureau Casualty Insurance Company on May 5, 1997. For reasons more fully discussed below, after a careful review of the complaint and applicable policy, and following a reasonable investigation of the facts, we have determined that there is no coverage under the policy for the claim you presented.

In brief, the petition alleges that Pamela Broussard was sexually abused by you and other defendants.

The policy of insurance issued to you by Louisiana Farm Bureau Casualty Insurance Company agrees to pay on behalf of the insured all sums except punitive damages, unless required to be included by law, which the insured shall become legally obligated to pay as damages because of bodily injury, sickness, or disease, including death at any time resulting therefrom, sustained by any person.

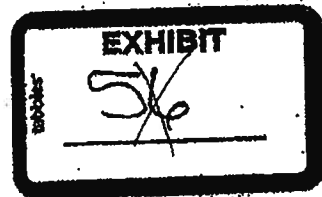
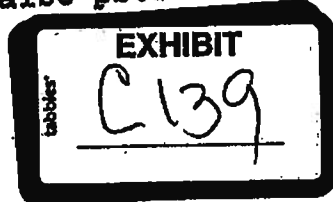
However, an exclusion in the policy precludes coverage for the allegations of the petition. The exclusion is found on page 6 of the policy and provides:

This policy does not apply:

(c) under coverages A, B and C, to injury, sickness, disease, death or destruction which is either expected, or intended from the standpoint of the insured.

Additional issues other than those discussed above may also be presented by this claim. However, because the issued discussed above are dispositive in compelling the denial of the claim presented, other issues also presented will not be addressed here.

★  
BB

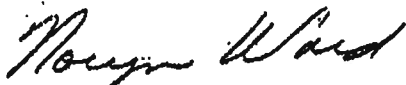


Page 2 of 2  
Mr. Wilford Bell

Of course, if the need to address other issues arises in the future, then Louisiana Farm Bureau Casualty Insurance Company reserves the right to do so at that time.

In conclusion, we recognize that this is a complex matter and that despite our reasonable investigation, we may not be aware of all facts or documentation at your disposal. Accordingly, if you disagree with any facts stated here or if you have any additional facts, then please feel free to provide the additional information or documentation to the undersigned, and it will be duly considered. However, at this time, in the absence of such additional, or different information, we must respectfully deny this claim. At this time, we recommend that you hire an attorney at your expense to defend you in this matter.

Very truly yours,



Noryn Ward, CPCU  
Litigation Manager

They denied  
Any duty to  
defend

cc: Sharon Whitaker

NAW/kmc

