

June 17, 2011

Timothy J. Pegelow  
Goodman-Gable-Gould  
128 South Tryon Street, Suite 1955  
Charlotte, N.C. 28202

Dear Tim,

We are glad the insurance claim is now complete. All of us at Houlihans want to express our gratitude to you and the team at Goodman-Gable-Gould. In May of 2009, faced with a devastating loss of our restaurant, your firm proved to be a saving grace. Unsure of what we were up against, the timing of your solicitation could not have been better. I realized quickly, that all my years of management experience could not have prepared me for navigating this magnitude of a loss. Very soon after meeting with the insurance company and recognizing that they were not on my side, I knew I needed help.

Two years later we now know we made the correct choice. Receiving the news of our business interruption settlement was music to our ears. I'll never forget the words of the insurance company's forensic accountant, "*our job is not to make you whole – I'm sorry*". I was devastated to hear those words when I always thought insurance was there for me when these type catastrophes occurred. Well – we got the last laugh when the the final settlement was awarded and the forensic accountant from the insurance company reportedly said that "there must have been a mistake". No – there was no mistake. Goodman-Gable-Gould persisted over two years – never letting up until we *were* made whole! I got to tell you, the process was so smooth, systematic and efficient, that I was able to devote the majority of my time managing our company's other operations.

Without question there is a place for third party representation, handling insurance claims such as ours. Your company's efforts handling our claim, allowed me to maintain focus on other business and most importantly, have a family life. Thanks to you and your team for an outstanding effort!

Respectfully,

B.J. Lowenthal  
Owner/President

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