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O'MALLEY TIMBER PRODUCTS, LLC

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TAPPAHANNOCK, VA 22560

October 23, 2020

Randy Goodman, SPPA
Executive Vice President
Goodman-Gable-Gould/Adjusters International
3903 Naylor's Lane, Baltimore, MD 21208

Dear Randy,

After we experienced a devastating fire at our pellet manufacturing facility in Tappahannock, Virginia, I received numerous recommendations advising that O'Malley should consider the retention of Goodman-Gable-Gould/Adjusters International (GGG/AI) to represent our business in the adjustment of our claims. We arranged a prompt interview after I contacted you. You reviewed our coverage, identified various buckets of recovery, outlined the complexities of loss adjustments for the property and business interruption claims, and explained the significant value that your firm's vast knowledge and experience would bring to our adjustment process. After the interview I initially advised you that we would hold off on engaging an outside adjuster; fortunately, after a few days, we reconsidered and engaged GGG/AI, a decision that I will always be ecstatic that I made.

GGG/AI immediately put together your team of experts that were needed to properly document and value our losses, including a building cost estimator, personal property expert, a seasoned equipment and machinery consultant, and Justin D'Amico, CPA, from Rollins Accounting & Inventory Services, Inc. Your prompt and favorable resolution of our building claim allowed us to commence the reconstruction of our destroyed manufacturing plant sooner than expected, which resulted in our resuming partial operation in time for us to provide product to our most valuable customers in the next season, and avoid losing those customers to our competition. Your efforts and those of Dan Coll, your personal property expert, also allowed for timely resolution of the contents claim.

You represented to us when interviewed that the detail and format of your claim presentations on our behalf would provide substantial documentation, which would result in the favorable resolutions of our claims; that was most evident in the manner in which you presented measured damage valuations for the loss of our machinery and equipment. The identified costs that were captured and represented in your claim evaluation presentation to Erie definitely provided the foundation for us to achieve a great result, which undoubtedly was also influenced by the coverage discussions and applications you presented to Erie during the claim negotiations. Your dialogue with Erie was firm and strong, yet was always professional and productive.

Justin D'Amico of Rollins Accounting provided excellent schedules and analysis of our business interruption and extra expense losses resulting from the fire, and was able to convince the forensic accountant from Erie to revise her analysis, resulting in fair and favorable resolution on that claim aspect.

Finally, I want to compliment your entire team on the professional manner in which you conduct business, and especially on being available to me at all times throughout the adjustment. There was never a time that you were not available, which I found to be beneficial and greatly contributed to my being fully informed throughout the process.

Thank you again for doing what you promised to do – obtaining for O'Malley terrific results on our claims. I enthusiastically recommend Goodman-Gable-Gould/Adjusters International to any firm who experiences a significant property loss to their business.

Sincerely,



Matt O'Malley