

**COOKE'S REAL ESTATE**  
7409 MINE SHAFT ROAD  
RALEIGH, NC 27615

**MOLLY'S CAFÉ**  
304 SOUTH DRIVER STREET  
DURHAM, NC 27703



August 2, 2001

James S. Twaddell, Esquire  
Timothy J. Pegelow  
Goodman-Gable-Gould/Adjusters International  
5821 Fairview Road, Suite 215  
Charlotte, NC 28209

Gentlemen:

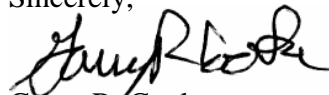
I am writing this letter to express my sincere appreciation for the excellent job you and your firm performed in preparing my insurance claim.

A fire destroyed my rental property that housed a restaurant on April 8, 2001, and at the time, I felt comfortable just knowing I had insurance. After speaking with my insurance agent, he explained that I was facing a substantial penalty for being under-insured: this in accordance with the co-insurance clause outlined in my policy. I was looking at recovering only about 50% of my policy limit, yet my property was totally destroyed! I had no idea that I faced this dilemma, and received a quick education in the concepts of actual cash value and co-insurance. My situation was serious and my insurance agent confirmed my fears.

Goodman-Gable-Gould/Adjusters International took control of my claim and set the stage for successful negotiations with the insurance adjuster. Your knowledge of the application of co-insurance and the proactive manner in which you presented my claim allowed me to recover 100% of my policy limit. I am convinced that without your services, my financial recovery would have been a fraction of my current settlement. My decision to hire GGG/AI was equally as important in protecting my assets as my decision to carry insurance on that building at all. Your services increased my recovery to that extent and I thank you.

I would recommend the services of GGG/AI to anyone in a similar situation, and would like to personally thank both of you for your service and attention to detail.

Sincerely,



Garey R. Cooke



**GAREY R. COOKE: (919) 848-8256 OR (919) 506-9454**

