



November 10, 2003

Mr. Barry A. Flax
Goodman-Gable-Gould/Adjusters International
133 Rollins Avenue
Suite One
Rockville, Maryland 20852

Dear Mr. Flax:

On December 6, 2002, our building was flooded due to a faulty sprinkler head. Approximately 4,000 gallons of water poured down from the fifth floor throughout the building, damaging walls, ceilings, floors, carpets, furniture and computer equipment. We received the first call from the security system monitoring agent around midnight and worked thru the night, along with our local fire department and emergency departments to secure the building and its property.

Your staff was invaluable in providing much-needed assistance with numerous insurance related issues and I am convinced we would not have received the settlement we did had it not been for the knowledge, attention to detail, persistence, and dedication of your firm's representatives. More importantly for us, they made sure that the work was expedited so as to insure that classrooms needed for the start of our January term were ready.

I would be happy to recommend Goodman-Gable-Gould/Adjusters International to anyone in a similar situation. Please feel free to use me as a reference should you desire.

Sincerely,

A handwritten signature in black ink, appearing to read "Gregory A. Casey".

Gregory A. Casey
Vice President of Finance