



Herman Chiropractic & Rehab Centers

September 16, 2003

Mr. Harvey M. Goodman, SPPA
President
Goodman-Gable-Gould / Adjusters International
133 Rollins Avenue Suite One
Rockville, MD 20852-4004

Dear Mr. Goodman,

I would like to take this time to express my total and unqualified satisfaction with your firm. It has been my distinct honor to benefit from their professionalism and excellence for the past several months in pursuit of my home insurance claim.

Our first contact during this most perilous time was Mr. Jeff Pence. His attentiveness to our emergency (the destruction of our home by water) and reassuring confidence served an invaluable role in stabilizing the situation. The well deserved confidence that was exhibited by Jeff convinced me the situation was in the best custodianship with Goodman-Gable-Gould.

For the great majority of the time since those first two days, we have had the privilege of working with Mr. Jim Wilson. In eight years of experience dealing with insurance matters on a daily basis, I have never met someone with a more thorough understanding of the intricacies and nuances of claims processing than Mr. Wilson. It would have been enough to have assistance of any kind from a person so well versed in his field, but that was just the first characteristic point in a long line of distinguishing traits Jim exhibited in this ordeal.

Mr. Wilson was true to every word he offered in all aspects of professional performance including deadlines and follow up. Robin (my

wife) and I appreciate every courtesy he undertook, from traveling to my home and office to calling the insurance company adjuster for constant follow up. Additionally, Mr. Wilson provided the name of Mark Futrovsky, Esq. who provided seamless representation in conjunction with your firm.

I remain convinced to a moral certainty that the synergy of Mr. Wilson and Mr. Futrovsky was as important to the decision by Centre Insurance Company to honor my claim as any of its merits.

I would also like to offer my expressed congratulations on your recruitment of fine clerical and office staff, from the secretarial and phone personnel to Mr. Wilson's associate, Lashon, who was always cheerful, courteous, and most efficient in the discharge of her responsibilities.

In summary, I offer this letter as a total endorsement of your firm from every conceivable considered standard of performance. In a time when quality and attentiveness have been cast to the periphery of service firms, manufacturing concerns, and trade outlets throughout the land, yours shines as an example of what may be done when thoughtful individuals of equally high efficiency and expertise remain committed to a job well done.

On behalf of my family, a most heartfelt thanks you to you all.

Sincerely,

A handwritten signature in black ink, appearing to read 'JH', with a long, sweeping horizontal stroke extending to the right.

Jason H. Herman, HP
Chief Operating Officer

CC: James M. Wilson
Mark Edward Futrovsky, Esq.

JHH:wim