



October 30, 2002

Karl L Denison, CPPA
Goodman-Gable-Gould/Adjusters International
133 Rollins Ave., Suite 1
Rockville, Maryland 20852-4004

Dear Karl:

I would like to take this opportunity to thank you, Tony D'Amico and Hayes Walker for all your great efforts in settling our insurance claim. As you know we lost our entire building and it's contents in a devastating fire. At the time of the fire we had 22 years invested in the business, the loss was tremendous. At a time when I was trying to rebuild my business from ground up it became apparent to me that battling with our insurance company was taking precedence. That is when I retained you.

You responded promptly and efficiently. Tony and Hayes handled our business interruption claim with great expertise and professionalism. Tony dissected our policy and Hayes put the numbers to work. Your company handled all correspondence with our insurance company and gave me timely reports and analysis. I was reassured my claim was being handled in my best interest. This allowed me to concentrate on rebuilding my business.

We are now running full speed in our new building, at the same location of what is now 25 years. I feel my claim resulted in a fair and equitable settlement. I would be happy to refer you to anyone who experiences a loss and needs an adjuster.

Sincerely,

A handwritten signature in black ink, appearing to read "George Rody", is written over a faint, larger version of the signature.

George Rody
President

