

**singer  
nelson  
charlmers**

TOTAL PROTECTION

1086 Teaneck Road, PO Box 16  
Teaneck, NJ 07666-0016

NY 212.826.9744

NJ 201.837.1100

Fax 201.837.5050

www.singernelson.com

October 1, 2002

Mr. Barry Flax  
Goodman-Gable-Gould Adjusters International  
133 Rollins Avenue – Suite 1  
Rockville, MD 20852-4004

Dear Barry:

Six months ago you were kind enough to come to our office and provide us with a seminar on when and why to use a public adjuster. I never thought I would be sending you this letter. First of all, the seminar was excellent and our people now for the first time, totally understand that when the timing is right, to bring in a public adjuster. Your firm certainly presents itself not only as a very professional firm, but one that you want to do business with.

As a test case, I gave you a Business Interruption loss from one of our major clients. I told you that this would be a real challenge and for you to determine whether your firm could do anything at this late date to intercede on our and the client's behalf to see if you could get payment which our client so justly deserves.

Your firm jumped right in and after months of negotiations with unique and creative ideas, you were able to settle this claim and get Allstate to fully reimburse the client for his losses.

It may be a good idea for someone who will be reading this letter to look at the facts of this case:

An Allstate driver crashed into an electric pole and telephone pole knocking out all electricity and phone service for an entire business day at the major manufacturing facilities of one of our clients. Allstate refused to pay because the insured could not prove loss of income. You took on the case and won it for the client and for us.

We will wholeheartedly recommend your firm to anyone.

Sincerely,



AI Singer, CLU  
President  
Total Protection Advocate

AS:ag

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Group Medical,  
Dental, Life, Disability,  
Voluntary Benefits  
.....  
Professional Liability,  
D&O  
.....  
Business Insurance:  
Property, Liability,  
Workers' Comp  
.....  
401(k), Profit sharing,  
Defined Benefit Plans,  
Deferred Comp  
.....  
Estate Planning,  
Individual Life,  
Disability Income,  
Long Term Care  
.....  
Home, Auto, Umbrella

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Program™