

Mr. Harvey Goodman Goodman, Gable, Gould Company 133 Rollins Ave, Suite 1 Rockville, Maryland 20852-4004

Dear Harvey:

In drafting this letter of recommendation to you and your firm, I tried to think in terms of what I could say that might be helpful to your future prospective clients in deciding whether or not to use a Certified Public Adjuster, and more specifically, Goodman, Gable, Gould Company.

Our initial concern about being able to successfully negotiate and handle our own insurance settlement led us to retain your firm. It is my sincere belief that trying to handle our own claim with our insurance company would have severely lessened our ability to successfully rebuild our property after Hurricane Hugo and would have been disastrous to our financial well-being. Having watched your firm in negotiations with our insurance company, I can now confirm that our initial thoughts about the need to retain a professional to represent us against our insurance company proved to be absolutely crucial for a favorable settlement. We felt then and feel today that retaining a professional firm with the experience, knowledge and resources to effectively negotiate with the insurance company is no different than retaining a professional to assist us in any other area where we lack expertise. Is it any surprise to anyone that the objective of the insurance company is to minimize the claimant's loss and their payment to him?

Perhaps the only other significant comment I can make is that we are a very satisfied customer and will definitely retain your services again should the need ever arise. I might also add that this is also the same opinion I've heard from my peers in this industry who used your services. In fact, I have not met a single individual who was unhappy with the outcome of the insurance settlement you obtained.

It would be my pleasure to provide a recommendation directly to anyone who would like one.

Thanks again for everything!

Sincerely,

Doug Martin