

Biltmore

CORAL GABLES ~ MIAMI

Mr. Keith Hayman, Senior Adjuster
Mr. Aaron Parker, Accountant
Goodman-Gable-Gould/Adjusters International
10110 Molecular Drive, Suite 300
Rockville, Maryland 20850

Dear Keith and Aaron:

Thank you to Goodman-Gable-Gould/Adjusters International for your tremendous success assisting us as our advocate with our insurance settlements due to Hurricane Katrina and Hurricane Wilma.

Four months into our claims, we were receiving significant resistance from Liberty Mutual, our first layer insurance company, on the extent of our damages for both Katrina and Wilma. It appeared that Liberty Mutual was strongly attempting to keep the agreed upon amount of damages below our policy deductible, so that we would receive no claims payments from our first party carrier.

We decided to retain Goodman-Gable-Gould/Adjusters International after a strong recommendation from our broker. We were hesitant to engage a public adjusting firm, as we had previously had a very negative experience with a different firm on another loss occurrence. Fortunately, Goodman-Gable-Gould/Adjusters International has changed our view of how a public adjusting firm can really be a great asset.

We had 85 areas of roof surfaces damaged on a historic hotel building, and many of these roof tiles needed to be imported from Spain for the various roof replacements and repairs. With your tremendous assistance we were able to meet the historic registry requirements of the City of Coral Gables, and our hotel looks fantastic now that repairs are complete.

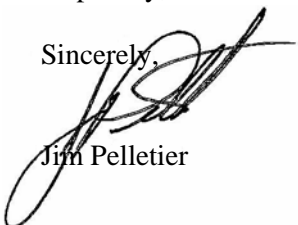
Your firm was proactive, brought in exceptional expertise and consultants who were always informed and professional, and guided the insurance companies to a reasonable and fair settlement. You were conscious of our cash flow needs for a substantial reconstruction project, and were always available and immediately responsive to every question we had throughout the process. When the representatives for our next layers of insurance coverage were not fully cooperative and were resistant to becoming involved in the loss evaluation you were able to professionally and productively demand meetings and conference calls to move through the red tape and achieve results.

150 of our rooms were damaged from Hurricane Katrina and 30 were damaged due to Hurricane Wilma. In addition to the 85 roof surfaces damaged, trees and masonry throughout our historic property were also in bad shape. Our revenue for our golf course, restaurants, gift shop, bars, and major events were drastically interrupted. Your accountants did a comprehensive job of capturing all aspects of our claim for business interruption and extra expense.

After negotiating through multiple layers of insurance, several insurance carriers, adjusters and accountants, we are most pleased with the final result of our claims and most appreciative that our insurance broker recommended Goodman-Gable-Gould/Adjusters International to The Biltmore Hotel.

Please feel free to use us as a reference and always stop in when you are in town.
Hopefully, the hurricanes will stay out of South Florida for a many years!

Sincerely,



Jim Pelletier