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April 25, 2008

Randy Goodman, SPPA
Goodman-Gable-Gould/Adjusters International
6 Reservoir Circle
Suite 202
Baltimore, Maryland 21208

RE: Fire Loss

Dear Randy,

Now that we have received the final checks issued by Seneca Insurance for our fire claim, I wanted to write to thank you and your staff for the superb results you achieved for us in the adjustment of the loss.

If you recall, our loss occurred over a weekend when our premises was uninhabited, as it resulted from a small fire which was extinguished by our sprinkler system. However, the water from the system accumulated in our facility, (as it ran most of the weekend), and the extinguished smoke was distributed throughout our building and collected on the walls, ceiling, and contents. It was my only insurance claim in 44 years in business.

I want you to know that you made this traumatic experience as stress free as possible. You and your entire support team of inventory and restoration consultants, accountants, etc...- took immediate command of the claim. You did a marvelous job of analyzing the policy of insurance and its many provisions, and developing a plan for presenting our claim.

Having you at the first meeting with the insurance company proved critical to the eventual success of the settlement. Your professional guidance during our initial meetings with the insurance company's independent adjuster and their home office claims supervisor, totally laid the foundation for affecting the ultimate settlement on all components of the claim. Your firm professionally produced all of the necessary inventories and estimates that were submitted and utilized in attaining the favorable settlement. We could not have handled this without you and your team. I just hope that we will not need your company's services for another 4 decades, but if we would need adjusting services — you will be the company we use.

Please feel free to use me as a reference for any potential client of your firm.

Best Regards —

Ronald B. Nissenbaum
President