

Callaham-Hicks Funeral Home
Post Office Box 1809
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Callaham-Hicks

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May 12, 2008

Mr. Timothy Pegelow
Goodman-Gable-Gould/
Adjusters International
128 S. Tryon Street
Suite 1955
Charlotte, NC 28202

Dear Tim;

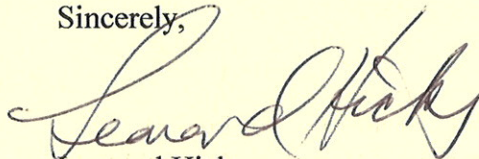
I am writing to thank you and the Adjusters International organization for all of your help in handling my insurance claim with State Auto Insurance Co. The catastrophic fire at our funeral home represented a major loss for us. This was compounded because the fire was arson related, which could have meant that our claim would take months to process.

However, because of your work in expediting the process of eliminating me as having any involvement, I was able to begin receiving insurance payouts within weeks of the fire. This provided us with the necessary capital to continue our business operations, and the funds to begin the process of rebuilding.

Also, in one of our buildings, the loss was total, including all personal property. Your expert help in working on the contents inventory and finding replacement costs was truly amazing. I could not begin to imagine how I could have worked through all of that without help. The job you did at maximizing the claim was truly awesome. For both the building loss and the personal property loss, you secured full recovery for us.

I could not have been more pleased with the work you and your organization did for me. I would not hesitate to recommend Adjusters International to anyone who finds themselves in the situation I faced. Your technical and professional skills are at the top.

Sincerely,



Leonard Hicks
President