

Mr. Karl Denison, Executive Vice President, Principal Goodman-Gable-Gould/Adjusters International 10110 Molecular Drive, Suite 300, Rockville, Maryland 20850

## Dear Karl:

As 2008 draws to a close I have given some thought to our operations and successes during the year. I cannot help but think about the contribution that you and your colleagues at Goodman-Gable-Gould/Adjusters International (GGG/AI) made to our success in interacting with our clients in 2008, and for several years prior to this year.

Your team has been involved in more than a hundred million of dollars worth of insurance related claims arising from hurricanes, fires and floods, occurring in some of our most populated multi-family residential communities - Kings Point, Century Village and Pines of Delray North, just to name a few.

From the outset of handling claims for our clients, GGG/AI was quickly able to grasp the unique and important relationship that exists between unit owners, condominium boards and the management that our company provides. As you know, it is an understatement to say that navigating such a political landscape is often very difficult!

Aside from consistently providing expert public adjusting services resulting in settlements for our clients well beyond their expectations, GGG/AI has completed this task in such a way so as to provide our management staff with the time to continue our work with the least possible disruption; you have truly shouldered the claims handling process for our management team.

Thank you for the great service you consistently provide. When we have claim needs in the future we will most certainly contact Goodman-Gable-Gould/Adjusters International. Best wishes to you and all of your colleagues for enjoyable and safe holidays, and a productive start to 2009.

Sincerely,

Chip Sollins President