

Matthew Young, Executive Vice President

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Gentlemen:

I wanted to take this opportunity to commend Goodman-Gable-Gould/Adjusters International for the excellent guidance that you have given our firm during the past four decades whenever we have suffered property damage. In 1963, our warehouse in Alexandria, Virginia, had a disastrous fire and in 1988, our processing facility in Lebanon, Pennsylvania, was closed for a substantial period of time due to an ammonia leak. On both occasions, your policy evaluation, accurate measurement of the loss, and claim negotiations on our behalf enabled us to concentrate on our business while you expedited our settlement and secured maximum recovery for our firm.

This year a fire destroyed one of our retail locations in Washington, D.C. Your staff was on site immediately after the loss and completed urgent temporary repairs. You assembled a complete team from your firm to work with our risk management department.

Your evaluation of our stock and improvements and betterments damage was very detailed. Additionally, your in-house accountants used our business income/extra expense coverage sagaciously, which allowed us to use the insurance proceeds to relocate to a more desirable retail location.

You have established your niche and remain the undisputed leader in your profession. We encourage your prospective clients to contact us, as we will highly recommend your firm.

Very truly yours,



MY/lis