COLONIAL HARDWARE

"We're Extra Long On Service. . ."

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January 25, 1999

Barry A. Flax, Esquire
National Loss Coordinator
Goodman-Gable-Gould / Adjusters International
133 Rollins Avenue, Suite One
Rockville, MD. 20852-4004

Dear Barry:

On the day of the apartment fire, my wife and I were extremely distraught with our catastrophic loss. I have expertise in my field but this was beyond my scope. When one of your representatives called on us the next day, we were extremely impressed. At the time we were involved in a drawn out affair with the insurance company over a minor loss and were frustrated. We did not have the tools we needed to justify our loss. After the lunch meeting with you, I was convinced of your company's ability to assist us.

One of the moves made by Goodman-Gable-Gould was the speed with which you acted. Before we had even signed a contract, you had construction experts on the fire site taking pictures and closely inspecting the remains of the building. The city tore it down after the fire, but because of the efficiency of your people, we had definite proof of loss.

Not too long after the fire, the insurance carrier made a tentative offer that was half of what was originally agreed upon. If it wasn't for your diligence in these matters, I might have accepted the proposal. You told me to hold and I'm glad I accepted your sagacious financial advice.

As mentioned earlier, I had serious run-ins with the claim adjuster on other occasions with angry discussions and negative results. You and your company were able to achieve a generous recovery for me with the same adjuster, without creating an acrimonious situation. Your ability to communicate with this individual was far superior to my negotiations and you did it with an extremely satisfying settlement.

This is also a good time to commend your company, Goodman-Gable-Gould / Adjusters International on the constant communication with regards to negotiations between myself and the

adjusters. Karl Denison, in particular, was much aware of all situations. At all times, I was well informed of progress and he always acted in accordance with my wishes. I sincerely recommend your company to any and all who suffer any unfortunate losses. Please feel free to use me as a reference.

Respectfully,

George T. Vincent, Jr.