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# Service

MERCHANDISE

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Mr. Harvey Goodman  
Adjusters International  
Goodman-Gable-Gould Company  
133 Rollins Avenue, Suite 1  
Rockville, MD 20852

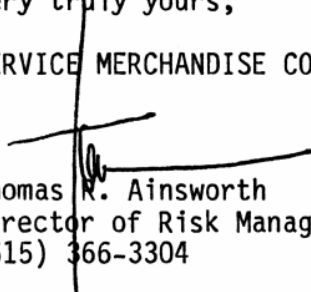
Dear Harvey:

Following a recent major fire loss at our Distribution Center in Garland, Texas, we were faced with deciding whether or not to engage a Public Adjusting firm. Due to the fact that our warehouse virtually burned to the ground, and we had our inventory record on computer, we did not initially see the need for outside adjusting help. We were insured with the Industrial Risk Insurers and our past claims experience with them had been very satisfactory. Also, we were concerned with alienation of the Insurance Company Adjuster. We wanted to maintain a team approach to the claim.

However, in view of the fact that we were looking at an insured loss in excess of \$30 million dollars, we decided it would be prudent to interview a few of the leading Public Adjusting firms. When we met with Mr. Jim Roof and you, we were very impressed with your firm's credentials, your enthusiasm and your ideas of how to approach our claim. We decided to hire your firm and we are very happy we did. With your help, we were able to prepare and "satisfactorily conclude" a partial adjustment in excess of \$24 million dollars, within ten weeks of the date of our loss. The time factor was one of our most important considerations and we feel no one could have done this more quickly. You have always been available for us, and we feel Service Merchandise's needs are being fulfilled by your firm.

Very truly yours,

SERVICE MERCHANDISE COMPANY, INC.



Thomas R. Ainsworth  
Director of Risk Management  
(615) 366-3304

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