Harvey Goodman Goodman-Gable-Gould/Adjusters International 133 Rollins Avenue, Suite One Rockville, Maryland 20852-4004

May 15, 2005

Dear Harvey,

We are writing to tell you how incredibly impressed and appreciative we are for the leadership Caryn Jacobs brought to our personal property claim.

Our claim was extremely challenging for several reasons: 1) it was a total loss so there was little left to physically inspect and 2) the contents were extensive and required dogged diligence to capture the multitude of detailed parts. Undaunted, Caryn jumped right in and consistently delivered on all levels and in all ways.

First, Caryn is clearly highly skilled and talented at her craft. She made putting together a 170 page contents claim with 800 supporting documents and 50 summary charts look almost easy. She was comfortable and highly capable throughout the claim preparation process. She knew what the final deliverable needed to be and all the interim steps toward achieving it. We followed her lead and the resulting contents claim is exceptional in its scope, depth and quality.

Second, Caryn was always organized and never afraid to work really hard to achieve a top notch result. She was always professional. When Caryn said she would do something, dependable. Her attention to detail is quite extraordinary.

Third, Caryn is an enthusiastic and passionate member of the overall "3G" team. She became a key contact point for us and if she didn't have an answer to our question (which was rare), she made sure to get it quickly and effectively.

Fourth, she really understood us, the client, and the myriad of emotions that we experienced throughout the claims process. At each juncture, she was there to provide guidance and coaching on how to best expedite progress. An example of this is the day she spent with us at Serve-pro sifting through the pulled charred remains, she rolled up her sleeves and got busy. She always maintained a results focus but tempered it with good spirit, humor and patience for us. We appreciate that she brought an element of humanity to a very difficult, traumatic life experience.

Perhaps the greatest testament to her abilities is that the contents claim was received and acted upon by Travelers without a single question or need of clarification.

In summary, we hope you understand that we are HUGE Caryn fans. We were very lucky to have her work on our claim and we hope you feel lucky to have her on your team. She is simply excellent.

Sincerely.

Susan and Robert Bies