

**HARBOR BRANCH**  
**Oceanographic Institution, Inc.**

**Shirley A. Pomponi, Ph.D.**  
**President/CEO**

(772) 465-2400, Ext. 449  
FAX (772-465-7156  
E-MAIL: pomponi@hboi.edu

5600 U.S. 1 North  
FORT PIERCE, FLORIDA 34946

August 31, 2007

Gary Johnson  
Adjusters International  
11875 Dublin Blvd, Suite D179  
Dublin CA 94568

Dear Gary,

In the fall of 2004, our facility was devastated by Hurricanes Frances and Jeanne. Almost everything we had built to support our mission of ocean exploration, research, conservation, and education over the past 33 years was destroyed by the hurricanes. Much of the research we had been working on was seriously impacted. Most of our 200+ employees suffered personal damages to our homes; at times, we questioned our resolve, but we persevered and we are gradually recovering.

It was clear that we had two tasks ahead of us, both of which seemed enormous from our perspective. One was the reconstruction of our facility and the research programs it supported, and the other was the insurance claims that we would have to handle. Fortunately for us, we received a referral to your firm and agreed to retain you. As I look back at all the things the insurance companies tried to do during the adjustment process to avoid paying the claims, I can only imagine how the claims would have been handled had we not had you as our advocate, our ally, and our spokesperson. Your belief in our claim, your unwavering support of our institution, your skills, your tenacity, and your determination clearly inured to our benefit and ultimately fostered a settlement that was beyond our expectations.

I would be remiss if I did not acknowledge your entire team, Chris Glenister, Paul Migdal, Masood Khan, Jim Warren, and no doubt the countless others who help to support the claim.

Thank you from all of us at Harbor Branch for a job well done.

Yours sincerely,



Shirley A. Pomponi, Ph.D.