



August 17, 2004

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

RE: St. Luke's Episcopal Hospital

While I'm a little tardy in writing this letter, I would like to express my appreciation for the assistance that you and both the Richmond and Rockville offices gave St. Luke's Episcopal Hospital in quantifying and negotiating our loss as a result of Tropical Storm Allison in June 2001. As you are aware, this was a large loss, which took over two years to resolve.

Both Tony D'Amico and Hayes M. Walker, III worked diligently to quantify our Business Interruption loss. The insurance company offered only \$4.5 million, which was one-half the amount of our claim. Through determined negotiating, Tony convinced the insurance company to pay almost 100% of his calculated loss. Tony also worked with our research department to quantify the loss of a particular research project. The Texas Heart Institute received \$1.7 million from the insurance company. We were concerned about our prospects of recovery in so much that other medical facilities were unable to recoup their research losses. However, as a result of your understanding of the coverage and guidance through the process, we were able to collect our entire claim in excess of \$1.5 million dollars. Additionally, Orville Curry was an asset in quantifying and organizing the supplies and capital equipment claims, and you of course assisted us tremendously in negotiating the building loss.

Incidentally, I believe that it is worth mentioning that we initially retained a big 5 accounting firm to assist us with the flood. We soon realized that while they had considerable accounting experience and resources, they did not possess sufficient knowledge about insurance coverage and the claims process to be of any substantive assistance to us. Accordingly, we retained Adjusters International whose name may not of have been as recognizable, but they brought to the table the knowledge, skills and expertise needed to deal with the insurance company and to affect the best possible settlement.

While I'm now retired and acting as a consultant, I would never think of handling a claim of this magnitude without you be my side. I appreciate your putting up with many questions and demands. You were always gracious. Should any potential clients wish to speak to someone, I will be pleased to sing your praises.

Sincerely,

A handwritten signature in black ink that reads "Patricia Crossman".

Patricia Crossman
Risk Management Consultant
To St. Luke's Episcopal Hospital

cc: Tony D'Amico
Hayes M. Walker, III
Orville Curry