



 Post Ranch Inn W I L D F I R E S U R

P.O. Box 219 Highway 1, Big Sur, California 93920

0400-001-001 2009 1000000000000000

February 10, 2009

Mr. Keith Hayman  
Goodman-Gable-Gould/Adjusters International  
1352 Rosa L Parks Blvd. Suite 402  
Nashville, TN 37208

Dear Keith,

Thank you to you and your team at Goodman-Gable-Gould/Adjusters International for the phenomenal job that your firm did throughout our insurance claims process after The Big Sur Wildfires of 2008. We were insured with Beazley of Lloyds of London and thought we had a first-rate insurance program, and were unpleasantly surprised by the amount of resistance from both the carrier and their independent adjuster, Vericclaim, on what we thought should have been straight-forward claims.

Fortunately our risk management consultant recommended GGG/AI to us. Although we were hesitant to hire you at first, we were continually impressed by the value your team provided throughout the process, and by your proactive approach to reaching such a successful final settlement.

The Big Sur Wildfire was traumatic and strongly disrupted our business and the community, and rained ash and debris on our resort for several days. We had to evacuate Post Ranch Inn twice. Even after we re-opened, access to the area was difficult, and the international headlines of the fire on television, major newspapers, and the internet continued to hamper our continuous efforts to attract guests. The insurance company tried to take advantage of our efforts to return our hotel to pristine condition, and they certainly tried to minimize our claim. You were able to prove to them our realistic and actual losses.

Throughout the process Vericclaim tried to deny our claim stating that there was no physical damage to the premises. In addition, the carrier tried to minimize our Civil Authority losses and made attempts to deny our claims for our losses during our Extended Period of Indemnity.

Your communication and response to our needs were consistent throughout the entire process. Most importantly, you were successful in overcoming all resistance with the insurance carrier and their representatives to bring us to a reasonable final settlement on a major claim.

Also, last but certainly not least, we appreciate the extra efforts you took to assist our staff who lost their homes completely during these devastating Wildfires.

Please visit us anytime you are in Big Sur.

Sincerely,

  
Dan Priano  
General Manager