GEMSTONE

February 26, 2009

Mr. Keith Hayman, Senior Adjuster
Goodman-Gable-Gould/Adjusters International
11 Broadway, Suite 733
New York, New York 10004

Dear Keith:

We want to thank Goodman-Gable-Gould/Adjusters International for a successful settlement on our insurance claim for Pala Mesa Golf Resort.

Quite candidly, we were on the fence about engaging GGG/AI initially after you were recommended to us by our insurance broker. We never anticipated the intense need for your services until our carrier, Philadelphia Insurance Company, began responding to different aspects of our claim a few months into the difficult process.

It was a shock to us that after the wildfire caused millions of dollars worth of damage to our trees surrounding our resort, burned two buildings to the ground, and damaged three other buildings, that Philadelphia and their independent adjusting firm, Vericlaim, would try to limit our business interruption/extra expense claim to just ten days of exposure. The insurance company tried to penalize us for doing everything in our power to mitigate our damages. The Vericlaim Adjuster was pleasant at first, but was very schooled and experienced in doing his job as he is tasked to do: to minimize the claim throughout the process.

The insurance company throughout attempted to downplay our physical damage, and business interruption exposure. After our claim was submitted, the carrier applied extremely high depreciation rates which hindered our capability to return our resort to normal business operations. Fortunately, your firm succeeded on negotiating a fair and reasonable settlement with experience and tools that we do not have at our disposal.

GGG/AI was thorough, persistent, proactive, and responsive to move our claim to successful resolve. We appreciate the policy knowledge, detailed analysis and information that you provided us with which allowed us to make important business decisions relating to which path we wanted to take with our claim. We certainly did not realize the finesse, skill and strategy necessary in the claims process to lead to such a successful resolution.

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Most importantly, it does come down to dollars in the end. You were able to successfully negotiate a settlement that was hundreds of thousands of dollars more than the insurance company initially offered.

Once again, thank you very much.

Sincerely,

Greg Hooper
Corporate Director of Accounting

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