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May 27, 2005

Adrienne S. Leight
Morgenstein & Jubelirer
One Market, Spear Street Tower, 32nd Floor
San Francisco, CA 94105
415-901-8701

Re: Letter of recommendation for Gregory G. Wimmer

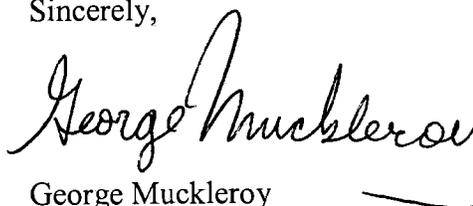
Dear Ms. Leight:

I highly recommend Greg for any insurance related litigation matter calling for expert analysis of underwriting issues. I met Greg this spring through a friend and learned that Greg has worked extensively in the insurance industry as an underwriter and as an expert witness in cases dealing with insurance matters. Though our initial meeting was brief, I could tell right away that Greg knew the insurance business inside and out. I felt sure that, at some time in the future, I would have an opportunity to work with Greg.

That opportunity arose suddenly this month when, in a case in Federal District Court, an expert witness we were working with became unavailable just one week prior to our expert designation deadline. I immediately called Greg and asked if he could help us prepare an expert opinion on short notice. Without hesitation, Greg accepted the challenge and met with us the very next day. By the end of that week Greg had reviewed a voluminous claims file and prepared a detailed and well-reasoned opinion for our case.

At all times Greg was very professional, responsive, and pleasant to work with, despite the high pressured situation. His experience in the insurance business and in litigation gives him a level of expertise and confidence that we believe will make his opinions very credible to a jury. In summary, I have thoroughly enjoyed working with Greg, have been very pleased with the quality of his work, and have no qualms about making the highest recommendation to you about his services. Please call if you have any questions.

Sincerely,


George Muckleroy