



Captain E.S. Geary
Geary Associates
P.O. Box 1246
Fajardo, PR 00738-1246

August 16, 2005

Re: Exemplary Service

Dear Capt. Geary:

It is with sentiments of both "Best Wishes" and regret that I pen this correspondence. Regret that your commanding presence will no longer reside in the Caribbean, and best wishes to you in your new location.

For many years now you have been the surveyor of choice for Seven Seas, especially in those matters where expertise, tenacity and tacit can mean the difference of tens of thousands of dollars in claim adjustment.

We consider ourselves quite fortunate to have enjoyed the services of a fine professional such as yourself.

Regardless of whether the assignment was to investigate losses involving shipments of expensive wine to the U.S. Virgin Islands, and the subsequent "product quality tests" conducted on same. Or, suspicious losses requiring you to venture into the "Tri Border" area of "Ciudad del Este, Paraguay" where the population was often as well armed as the military. We always knew you would complete the assignment and produce an indispensable document.

We know your assignments are always met with genuine enthusiasm and the information collected will be reliable, factual and unbiased. And from this we can depend on using your reports to bring all parties to the best possible resolution.

Capt. Ed, it has been a true pleasure working with you through these many years and we look forward to continuing our relationship for many more.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Culpepper", with a colorful flourish at the end.

J. Michael Culpepper
General Agent