

December 27, 2011

Mr. Mark Pollack  
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Re: Expert Services

Dear Mark,

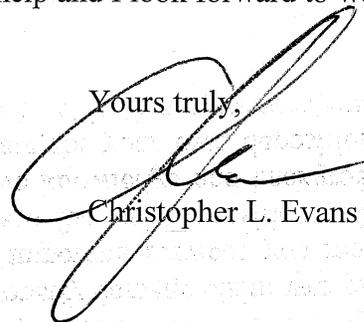
I wanted to let you know how much I appreciated the outstanding work you did helping us defend our bad faith case here in Houston. Your tireless work, real world experience and knowledge of the issues was an enormous help to our defense.

As you know from our discussions, your knowledge of the legal and practical requirements for the proper handling of a property damage claim was pivotal in helping us prepare our defense. One of the most important services you rendered was your extensive work helping our witnesses prepare for their depositions. I was also very impressed that, notwithstanding the extensive knowledge and background you already have in the area, you worked hard to prepare for your own deposition, gathering the minutia of factual circumstances in order to be able to answer whatever questions you were asked about the claim.

Finally, I want to thank you for being straight forward with us about the case from day one. Your ability to identify strengths and weaknesses provided us with helpful insight into how the other side was likely to develop their case. By providing us with an objective evaluation of the case, including an honest assessment of our positions, your contributions were absolutely invaluable to us throughout the whole process.

I certainly will plan to engage your services again and bring you in to assist us at an early stage of litigation. Thanks for your help and I look forward to working with you again.

Yours truly,



Christopher L. Evans

CLE/ma