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To Whom It May Concern:

In 2009 when confronted with a difficult and complex insurance bad faith action including rescission of the underlying commercial property policy due to material misrepresentations, we determined that we needed an experienced claims expert who understood not only the policy language and the adjustment of the underlying arson claim, but also someone who could make a jury understand the interaction between and among London Underwriters, a cover-holder, an insured, and the adjustment of the claim. We were not interested in retaining an expert who merely parroted our views of the case. We wanted a smart, honest, objective expert with sincerity and credibility. We reviewed possible experts from all across the country and determined that Mark Pollack was the most qualified expert for our purposes.

To our case, Mark brought his broad based adjusting experience and resulting knowledge of policy language, adjusting, and applicable laws and regulations. Mark enthusiastically took on our assignment while at the same time making sure to objectively analyze the facts in order to provide detailed analysis and opinion. Mark's analysis of the claim and preparation for his opinion and deposition testimony were some of the best I have ever seen done by an expert. He was thorough, prompt, and professional in all of his efforts and preparation.

Mark made an excellent witness in his deposition. He listened carefully to the questions and provided responsive and thoughtful answers. Although we resolved the case before trial, Mark's testimony and pre-trial assistance were invaluable. I highly recommend Mark as an expert on a regular basis and look forward to the opportunity to work with him again.

Sincerely,

LOCKE LORD LLP

A handwritten signature in black ink, appearing to read "Jeri Rouse Looney", written in a cursive style.

Jeri Rouse Looney