



INSURANCE | RISK MANAGEMENT | EMPLOYEE BENEFITS

Michael Tiagwad
President and Chief Executive Officer

P : 856-552-4700
F : 856-552-4701
mtiagwad@connerstrong.com
401 Route 73 North
P.O. Box 989
Marlton, NJ 08053
connerstrong.com

March 10, 2010

To Whom It May Concern:

As an organization, Conner Strong is committed to providing our clients with excellent customer service especially in a time of real need. To that end, Gary F. Gardner, Inc. has proven to be an outstanding resource for us and our customers. Gary F. Gardner, Inc. has provided our clientele, both commercial and personal, with a variety of services to include emergency restoration, loss estimating and total reconstruction. Gary F. Gardner Inc.'s trustworthiness, responsiveness, knowledge, and craftsmanship have set them apart from their competition and have given our clients the complete sense of comfort and security that they need during a time of loss. It has been Conner Strong's privilege to deal with Gary F. Gardner, Inc. and we look forward to our continued partnership. I recommend Gary F. Gardner, Inc. with confidence, to assist and serve you and your property claims team.

Best Regards.

A handwritten signature in black ink, appearing to read "Michael Tiagwad".

Michael Tiagwad
President and Chief Executive Officer

MT/bp



CHUBB GROUP OF INSURANCE COMPANIES

**Four Penn Center, 1600 John F. Kennedy Boulevard,
Philadelphia, PA 19103-2808
Phone: (215) 343 1350 – Facsimile: (215) 343 1728**

February 24, 2010

The team from Gary F. Gardner, Inc. has been responsive and thorough in the services provided to Chubb. From the initial contact to the completion of the claim they exhibit professionalism indicative of years of experience as a builder. Gary F. Gardner develops scope of work specifications and cost of construction detail utilizing experienced staff and subcontractors. Their estimates are an accurate and complete analysis of building damage reconstruction. Their hands on experience in the residential and commercial construction field brings a craftsman's perspective to each claim. Gary F. Gardner guarantee to perform the work in accordance with their estimates has proven invaluable to Chubb and our insured's with proven results to fairly and accurately resolve property damage claims. The Chubb insured deserves a high standard of quality which Gary F. Gardner, Inc. delivers. I would recommend Gary F. Gardner, Inc. to assist you in the estimating of building damage reconstruction.

Mark Zimmerman, AIC
Senior General Adjuster
Chubb & Son, a division of Federal Insurance Company