

Large Water Loss

Extraction + Dryout

Contents Repairs

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February 3, 2003

Chubb Group of Insurance Companies  
Attn: Chad Tonsfeldt  
Western Claim Service Center  
2155 West Pinnacle Peak Road, Suite 400  
Phoenix, Az. 85027

Dear Mr. Tonsfeldt:

We would be remiss if we did not take the time to thank you for the care and professionalism demonstrated to us during the severe water damage to our home.

First, we would like to acknowledge David Solomon for his guidance and instruction on procedure (as we had never experienced a claim before). As soon as he stepped through the door he immediately recognized the devastation and potential health risk that ensued from the extensive water damage and immediately took action to bring in the proper professionals necessary to dry the house out and remove the water-saturated items. Mr. Solomon was the first of many to show us compassion in this situation and assure us that things would be returned to normal, which was a great comfort to us at our time of need.

The second company we must acknowledge and thank profusely is Sun-Brite Professional Services, Inc. Keith Bullock, the president of the company personally visited our home many times to make certain that all personal property that had been damaged was removed and those items that had been spared were rescued and removed, cleaned and stored. His crew of men, (and women), headed by John Surakus, Jr. helped us through this trying time. We particularly want to praise John who was on site EVERY day working along with his men and also supervising the removal and packing of items, and untold thanks for his efforts in moving us from the main house into our guest house, making it as comfortable for us as it could possibly be. Through his efforts we were able to reasonably continue somewhat of a normal life.

Now we come to the heart and soul of this letter. We have never worked with any contractor that was more precise, more professional and cared about the perfection of each step of the rebuilding process. Concept Builders, owned by Marty Ceccarelli, kept in touch but put us in the hands of a gentleman named

Jason Knox. Jason scheduled all of the work and we never experienced a problem that he could not cure. A great deal of the work was performed by Concept Builders employees which was, to say the least, excellent. Every sub-contractor that Concept Builders assigned to do certain aspects of the rebuilding of our home exceeded our expectations. All workmen were here on time. Every worker, whether it was an employee of Concept Builders or a sub-contractor knew their job, did their job as scheduled and showed a deep concern about how we felt about the job they did. Concept Builders negated all of our fears and anxieties. We would have to give each and every worker an "A+" grade for the work they performed.

In a disaster such as the one we had, we find it amazing that we cannot find fault over any issue, large or small, that was not taken care of quickly by Concept Builders.

We feel that Chubb Insurance Company's performance throughout this situation has been exemplary. We would not hesitate to recommend Chubb or the companies previously mentioned to any homeowner.

Very truly yours,

Harvey & Pearl Katzenberg

*Harvey Katzenberg*  
*Pearl Katzenberg*