

ATTENTION: MR. AUERBACH

June 17, 2003

Dear Mr. Auerbach:

A few weeks ago, I sent the following letter to you. With the verification that I have homeowner's insurance with Germantown, I wanted to reiterate my praise of Dottie Wilson. She is definitely an employee of yours that should be treasured for her hard work for her clients.

I want to take a few minutes to relay to you the wonderful opportunity I have had to work with Dottie Wilson, one of your account executives. Through an exceedingly difficult time for me (the loss of my father), Dottie has led me through what, at times, appeared to be a maze of paperwork. She helped me with the process of canceling my father's car insurance, and even more importantly, was absolutely instrumental in guiding me through the process of obtaining a new homeowner's policy. That, in itself, was a very worrying and trying experience for me, but Dottie never digressed from her wonderful character and personality during that process.

At all times and instances, Dottie was friendly, courteous, compassionate, and empathetic. Above all else, she was extraordinarily patient with me. There were times when I called her three or four times within the same day, sometimes with a call immediately after just speaking with her. I was worried that I was trying her patience, but my fears were misplaced. Her consummate professionalism and excellent quality of service were always evident throughout our phone conversations.

I hope that she remains with your company for as long as she wishes to remain there. I know that her outstanding work with me has led me to the decision to transfer my car insurance to your agency when the homeowner's paperwork is complete.

Please place this letter in her personnel file and be assured that Dottie's service has reinforced my decision to retain E&K as my insurance agency.

With best wishes,



John F. Kruszewski