



CHUBB GROUP OF INSURANCE COMPANIES

15 Mountain View Road, P.O. Box 1615, Warren, NJ 07061-1615

August 4, 2000

To Whom It May Concern:

It is Chubb's corporate policy not to make recommendations regarding the prospective employment of former employees. Consistent with that policy, we provide the following information regarding Kevin Dawson's employment at Chubb.

Kevin K. Dawson was hired as a Property Adjuster December 17, 1984 in the San Francisco Claims Department. He worked as an adjuster handling Homeowner, Commercial Property, Fidelity and Boiler & Machinery claims, cargo and marine losses.

Kevin was promoted several times prior to his successful completion of the General Adjuster program in 1988. He was then promoted to the designation of General Adjuster, one of only about 20 in the company.

Kevin's duties included handling all lines of Property claims with his own settlement authority of up to \$300,000 or more with management's concurrence. As well he performed additional tasks such as assisting in the training and development of less experienced staff.

His documented strengths include coverage evaluation and analysis, loss assessment, financial investigation of suspicious claims and case management. Kevin traveled extensively in pursuit of claims information and client settlements. He handled complex claims including several large international losses.

Kevin developed two particular areas of expertise: Biotechnology claims and Business Income claims. Major catastrophe service in Kevin's portfolio of experience include: the 1989 Loma Prieta earthquake, the 1991 Oakland and 1993 Laguna Firestorms, the 1994 Missouri Flood, as well as an extended service in the 1994 Northridge earthquake team.

Kevin has resigned his employment with Chubb, and we wish him well in his future endeavors.

Very truly yours,

A handwritten signature in cursive script that reads 'Patricia Hurley'.

Patricia Hurley
Employee Relations Manager