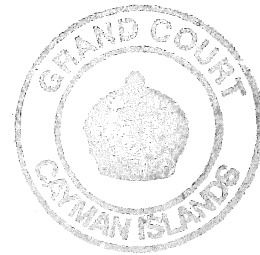


IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO. ³¹⁹ OF 2006



WRIT OF SUMMONS



BETWEEN: 1) **DICHEM CORPORATION**
2) **J.C. BRODERICK & ASSOCIATES, INC.** **PLAINTIFFS**

AND

- 1) **ECCLESIASTICAL INSURANCE**
- 2) **ASCOT UNDERWRITERS LIMITED**
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 1414 AT
LLOYD'S)
- 3) **FARADAY UNDERWRITING LIMITED**
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 435 AT
LLOYD'S)
- 4) **CATHEDRAL UNDERWRITING LIMITED**
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 2010 AT
LLOYD'S)
- 5) **ATRIUM UNDERWRITERS LIMITED**
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 609
AT LLOYD'S)
- 6) **TALBOT UNDERWRITING LIMITED**
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 1183
AT LLOYD'S)

- 7) **HERITAGE MANAGING AGENCY LIMITED
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 1200
AT LLOYD'S)**
- 8) **CATLIN UNDERWRITING AGENCIES LIMITED
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 2003
AT LLOYD'S)**
- 9) **WELLINGTON UNDERWRITING AGENCIES
LIMITED (FOR AND ON BEHALF OF ITSELF
AND ALL OTHER MEMBERS OF SYNDICATE
2020 AT LLOYD'S)**
- 10) **BRIT SYNDICATES LIMITED (FOR AND ON
BEHALF OF ITSELF AND ALL OTHER MEMBERS
OF SYNDICATE 2987 AT LLOYD'S)**
- 11) **WURTTEMBERGISCHE VERISCHERUNG AG**
- 12) **HCC INSURANCE HOLDINGS, INC.**
- 13) **QBE INSURANCE (EUROPE)**
- 14) **EVEREST REINSURANCE COMPANY**
- 15) **MUNICH RE**
- 16) **SWISS RE UNDERWRITERS AGENCY, INC.**
- 17) **NEM (WEST INDIES) INSURANCE LIMITED DEFENDANTS**

TO: ECCLESIASTICAL INSURANCE
ASCOT UNDERWRITERS LIMITED
FARADAY UNDERWRITING LIMITED
CATHEDRAL UNDERWRITING LIMITED
ATRIUM UNDERWRITERS LIMITED
TALBOT UNDERWRITING LIMITED
HERITAGE MANAGING AGENCY LIMITED
CATLIN UNDERWRITING AGENCIES LIMITED
WELLINGTON UNDERWRITING AGENCIES LIMITED
BRIT SYNDICATES LIMITED
WURTTENBERGISCHE VERISCHERUNG AG
HCC INSURANCE HOLDINGS, INC.
QBE INSURANCE (EUROPE)
EVEREST REINSURANCE COMPANY
MUNICH RE
SWISS RE UNDERWRITERS AGENCY, INC.
NEM (WEST INDIES) INSURANCE LIMITED

c/o NEM (WEST INDIES) INSURANCE LIMITED
c/o Fidelity Insurance (Cayman Limited)
P. O. Box 2174 GT
Grand Cayman

THIS WRIT OF SUMMONS has been issued against you by the above named Plaintiffs in respect of the claim set out on the next page.

Within fourteen (14) days after the service of this Writ on you, counting the day of service, you must either satisfy the claim or return to the Court Office, P.O. Box 495, George Town, Grand Cayman, the accompanying Acknowledgment of Service stating therein whether you intend to contest these proceedings.

If you fail to satisfy the claim or to return the Acknowledgment within the time stated, or if you return the Acknowledgment without stating therein an intention to contest the proceedings, the Plaintiff may proceed with the action and judgment may be entered against you forthwith without further notice.

Issued this 28th day of July, 2006

NOTE - This Writ may not be served later than 4 calendar months (*or, if leave is required to effect service out of the jurisdiction, 6 months*) beginning with the date of re-issue unless renewed by order of the Court.

IMPORTANT

Directions for Acknowledgement of Service are given with the accompanying form.

STATEMENT OF CLAIM

Parties

1. Plaintiff, Dicheem Corporation (hereinafter “Dicheem”) is a company organized under the laws of the United States, State of Florida, with its principal place of business in Naples, Florida. Plaintiff, J.C. Broderick and Associates, Inc. (hereinafter “Broderick”) is a company organized under the laws of the United States, State of New York, with its principal place of business in Saint James, New York.
2. The Defendants and each of them carry on business as insurers.
3. On or about September 11, 2004, Hurricane Ivan came ashore on the Cayman Islands and remained there for a substantial amount of time before moving away from the Islands on the 12th of September, 2004. While over the Islands, Hurricane Ivan damaged the Hyatt Regency Grand Cayman Resort (hereinafter “the Hyatt Regency” or “the insured property”).
4. The Defendants (hereinafter the “excess carriers”) subscribed in their respective shares to an excess policy of insurance which provides excess coverage for the Hyatt Regency.
5. Following the departure of Hurricane Ivan, a number of expert consultants, including but not limited to Dicheem and Broderick, were appointed to the Hyatt Regency loss by the insurance market composed of the primary insurers and the named Defendants (“the insurance market”). Following the catastrophic loss caused by Hurricane Ivan, the insurance market appointed these expert consultants in connection with the adjustment, mitigation, and disaster

remediation of the subject loss. Dichem performed extensive work on behalf of the insurance market, including property loss and property damage assessment at the Hyatt Regency. Broderick was retained by the insurance market to work on the adjustment and mitigation of the loss, and the services it rendered for the insurance market included mould and moisture inspection and assessment at the Hyatt Regency.

6. On or about October 28, 2004, a meeting of the carriers that issued policies of insurance covering the Hyatt Regency was conducted in London, England. The insurance market reached an agreement concerning the apportionment of all adjustment and loss mitigation fees, including, but not limited to, the fees and expenses of the expert consultants. Specifically, there was an agreement as to how the fees and expenses owed to the expert consultants, including the Plaintiffs herein, would be allocated among and paid by the respective insurers (hereinafter referred to as the "fee allocation agreement"). These Defendants were parties to the fee allocation agreement which was expressly or by necessary implication made by, on behalf of and/or for the benefit of these Defendants. The fee allocation agreement provided that each insurer, including these Defendants, would be responsible for contributing to the payment of expert fees according to the proportionate policy coverage limits afforded by the respective market participants. During the London market meeting, the fee allocation methodology was agreed upon by the various market representatives, including the Defendants.
7. Acting in reliance upon the fee allocation agreement, commencing on September 17, 2004, Dichem provided invaluable loss assessment services to, on behalf of

and/or for the benefit of the Defendants. Also acting in reliance upon the fee allocation agreement, commencing on or about September 20, 2004, Broderick provided mold assessment and industrial hygiene services to, on behalf of and/or for the benefit of the Defendants. These services were instrumental in mitigating the damage to the insured property and functioned to benefit all market participants, including these Defendants. In consideration for the performance of these services the Plaintiffs were entitled under the fee allocation agreement to the payment of fees and reimbursement for expenses incurred in the provision of these services. The Plaintiffs duly generated and submitted to the Defendants for payment invoices for the payment of fees and reimbursement of expenses incurred in the provision of the services. Copies of the pertinent Dichen invoices are attached hereto collectively as "Schedule A", and copies of the invoices of Broderick are attached hereto collectively as "Schedule B".

8. Throughout the adjustment and disaster remediation of the subject loss, Plaintiffs have submitted timely and detailed invoices to the insurance market for professional services rendered. The primary insurers have paid their respective proportionate shares of the adjustment fees, including the fees and expenses of the expert consultants, in accordance with the fee allocation agreement reached at the market meeting on or about October 28, 2004, and confirmed at subsequent market meetings thereafter. To date, however, the Defendants have failed and/or refused to pay for the services rendered and costs related thereto, placing Plaintiffs in adverse financial positions.

9. By reason of the Defendants' failure to make payment pursuant to the fee allocation agreement reached on or about October 28, 2004, the Plaintiffs have suffered and continue to suffer significant financial damages.

Causes of Action

Breach of Contract

10. Plaintiffs incorporate by reference paragraphs 1 through 9 as though fully pleaded herein.
11. The actions of Defendants as delineated herein constitute breach of contract. Pursuant to the fee allocation agreement reached during the market meeting on or about October 28, 2004, Defendants were obligated to make payment for the consulting and adjustment services provided by the Plaintiffs for the Defendants in accordance therewith.
12. Despite numerous demands and good faith efforts by the Plaintiffs, Defendants have refused to make payment, in breach of the agreement. As a result of the breach, Plaintiffs suffered loss and damage.

Unjust Enrichment

13. Plaintiffs incorporate by reference paragraphs 1 through 12 as though fully pleaded herein.
14. The actions of Defendants as delineated herein constitute unjust enrichment. Defendants accepted the services rendered by the Plaintiffs and received the benefit thereof. Despite numerous good faith demands made by Plaintiffs, Defendants have not submitted payment for these services.

15. The Defendants' failure to make payment pursuant to the agreement has been detrimental to Plaintiffs, as it has placed Plaintiffs in adverse financial positions.
16. As a result of the breach of contract and unjust enrichment committed by the Defendants, the Plaintiff Dichem has suffered loss and damage, and now claims the recovery of the amount of USD 950,999.83 or damages in the said amount; and the Plaintiff Broderick has suffered loss and damage and now claims against the Defendants for the recovery of the amount of USD 301,190.84 or damages in the said amount.
17. In addition, the Plaintiffs are entitled to and claim pursuant to section 34 Judicature Law (2004 Revision) interest on the respective amounts and at such rate and for such period as the Court deems fit.

PARTICULARS OF LOSS

18. Plaintiff Dichem Corporation has suffered loss and damage in the amount of USD 950,999.83, the particulars of which are set out in Schedule A to this Statement of Claim.
19. Plaintiff J.C. Broderick and Associates, Inc. has suffered loss and damage in the amount of USD 301,190.84, the particulars of which are set out in Schedule B to this Statement of Claim.

AND THE PLAINTIFF DICHEM CORPORATION CLAIMS:

- (1) The sum of USD 950,999.83, alternatively damages in like amount, in addition to:
- (2) Interest thereon as set out in paragraph 17;
- (3) Costs;
- (4) Further or other relief.

AND THE PLAINTIFF J.C. BRODERICK AND ASSOCIATES, INC. CLAIMS:

- (1) The sum of USD 301,190.84, alternatively damages in like amount, in addition to:
- (2) Interest thereon as set out in paragraph 17;
- (3) Costs;
- (4) Further or other relief.

If within the time for returning Acknowledgement of Service the Defendants pay to the Plaintiffs or their Attorneys-at-Law the total amounts claimed of US\$ 950,999.83 and US\$301,190.84 together with interest and costs all further proceedings will be stayed.

Dated the 28th day of July, 2006



QUIN & HAMPSON
Attorneys at Law for the Plaintiffs

To: The Clerk of the Court

AND TO: ECCLESIASTICAL INSURANCE
ASCOT UNDERWRITERS LIMITED
FARADAY UNDERWRITING LIMITED
CATHEDRAL UNDERWRITING LIMITED
ATRIUM UNDERWRITERS LIMITED
TALBOT UNDERWRITING LIMITED
HERITAGE MANAGING AGENCY LIMITED
CATLIN UNDERWRITING AGENCIES LIMITED
WELLINGTON UNDERWRITING AGENCIES LIMITED
BRIT SYNDICATES LIMITED
WURTTENBERGISCHE VERISCHERUNG AG
HCC INSURANCE HOLDINGS, INC.
QBE INSURANCE (EUROPE)
EVEREST REINSURANCE COMPANY
MUNICH RE
SWISS RE UNDERWRITERS AGENCY, INC.
NEM (WEST INDIES) INSURANCE LIMITED

c/o NEM (WEST INDIES) INSURANCE LIMITED
c/o Fidelity Insurance (Cayman Limited)
P.O. Box 2174 GT
Grand Cayman

THIS WRIT was issued by Messrs. Quin & Hampson, Attorneys-at-Law for the Plaintiff whose address for service is Harbour Centre, Third Floor, PO Box 1348, George Town, Grand Cayman, B.W.I.

DIRECTIONS FOR ACKNOWLEDGMENT OF SERVICE
OF WRIT OF SUMMONS

1. The accompanying form of *Acknowledgment of Service* should be completed by an Attorney acting on behalf of the Defendant or by the Defendant if acting in person
After completion it must be delivered or sent by post to the Law Courts, P.O. Box 495G, George Town, Grand Cayman
2. A Defendant who states in his Acknowledgment of Service that he intends to contest the proceedings *must also serve a defence* on the Attorney for the Plaintiff (or on the Plaintiff if acting in person).
If a Statement of Claim is indorsed on the Writ (i.e. the words "Statement of Claim" appear on the top of page 2), the Defence must be served within 14 days after the time for acknowledging service of the Writ, unless in the meantime a summons for judgment is served on the Defendant.
If the Statement of Claim is not indorsed on the Writ, the Defence need not be served until 14 days after a Statement of Claim has been served on the Defendant
If the Defendant fails to serve his defence within the appropriate time, the Plaintiff may enter judgment against him without further notice.
3. A *Stay of Execution* against the Defendant's goods may be applied for where the Defendant is unable to pay the money for which any judgment is entered. If a Defendant to an action for a debt or liquidated demand (i.e. a fixed sum) who does not intend to contest the proceedings states, in answer to Question 3 in the Acknowledgment of Service, that he intends to apply for a stay, execution will be stayed for 14 days after his Acknowledgment, but he must, within that time, *issue a Summons* for a stay of execution, supported by an affidavit of his means. The affidavit should state any offer which the Defendant desires to make for payment of the money by installments or otherwise.

See over for notes for guidance

Notes for Guidance

1. Each Defendant (if there are more than one) is required to complete an Acknowledgment of Service and return it to the Courts Office.
2. For the purpose of calculating the period of 14 days for acknowledging service, a writ served on the Defendant personally is treated as having been served on the day it was delivered to him.
3. Where the Defendant is sued in a name different from his own, the form must be completed by him with the addition in paragraph 1 of the words "sued as (*the name stated on the Writ of Summons*)".
4. Where the Defendant is a **FIRM** and an attorney is not instructed, the form must be completed by a **PARTNER** by name, with the addition in paragraph 1 of the description "Partner in the firm of (.....)" after his name.
5. Where the Defendant is sued as an individual **TRADING IN A NAME OTHER THAN HIS OWN**, the form must be completed by him with the addition in paragraph 1 of the description "trading as (.....)" after his name.
6. Where the Defendant is a **LIMITED COMPANY** the form must be completed by an Attorney or by someone authorised to act on behalf of the Company, but the Company can take no further step in the proceedings without an Attorney acting on his behalf.
7. Where the Defendant is a **MINOR** or a **MENTAL PATIENT**, the form must be completed by an Attorney acting for a guardian *ad litem*.
8. A Defendant acting in person may obtain help in completing the form at the Courts Office.

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO. 319 OF 2006

ACKNOWLEDGMENT OF SERVICE
OF WRIT OF SUMMONS

BETWEEN: 1) DICHEM CORPORATION
2) J.C. BRODERICK & ASSOCIATES, INC. PLAINTIFFS

- AND
- 1) ECCLESIASTICAL INSURANCE
 - 2) ASCOT UNDERWRITERS LIMITED
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 1414 AT
LOYD'S)
 - 3) FARADAY UNDERWRITING LIMITED
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 435 AT
LOYD'S)
 - 4) CATHEDRAL UNDERWRITING LIMITED
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 2010 AT
LOYD'S)
 - 5) ATRIUM UNDERWRITERS LIMITED
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 609
AT LLOYD'S)
 - 6) TALBOT UNDERWRITING LIMITED
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 1183
AT LLOYD'S)

- 7) HERITAGE MANAGING AGENCY LIMITED
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 1200
AT LLOYD'S)
- 8) CATLIN UNDERWRITING AGENCIES LIMITED
(FOR AND ON BEHALF OF ITSELF AND ALL
OTHER MEMBERS OF SYNDICATE 2003
AT LLOYD'S)
- 9) WELLINGTON UNDERWRITING AGENCIES
LIMITED (FOR AND ON BEHALF OF ITSELF
AND ALL OTHER MEMBERS OF SYNDICATE
2020 AT LLOYD'S)
- 10) BRIT SYNDICATES LIMITED (FOR AND ON
BEHALF OF ITSELF AND ALL OTHER MEMBERS
OF SYNDICATE 2987 AT LLOYD'S)
- 11) WURTTENBERGISCHE VERISCHERUNG AG
- 12) HCC INSURANCE HOLDINGS, INC.
- 13) QBE INSURANCE (EUROPE)
- 14) EVEREST REINSURANCE COMPANY
- 15) MUNICH RE
- 16) SWISS RE UNDERWRITERS AGENCY, INC.
- 18) NEM (WEST INDIES) INSURANCE LIMITED DEFENDANTS

If you intend to instruct an Attorney to act for you, give him this form IMMEDIATELY.

IMPORTANT. Read the accompanying directions and notes for guidance carefully before completing this form. If any information required is omitted or given wrongly, THIS FORM MAY HAVE TO BE RETURNED.

Delay may result in judgment being entered against a Defendant whereby he may have to pay the costs of applying to set it aside.

1. State the full name of the Defendant by whom or on whose behalf the service of the Writ is being acknowledged.

2. State whether the Defendant intends to contest the proceedings (*tick appropriate box*)

yes

no

3. If the claim against the Defendant is for a debt or liquidated demand, AND he does not intend to contest the proceedings, state if the Defendant intends to apply for a stay of execution against any judgment entered by the Plaintiff (*tick box*).

yes

Service of the Writ is acknowledged accordingly

(Signed)

[Attorney] for

[Defendant in person]

Address for service:

Please complete overleaf

Notes on address for service

Attorney: where the Defendant is represented by an attorney, state the attorney's place of business in the Cayman Islands. A Defendant may not act by a foreign attorney.

Defendant in person: where the Defendant is acting in person, he must give his post office box number and the physical address of his residence or, if he does not reside in the Cayman Islands, he must give an address in Grand Cayman where communications for him should be sent. In the case of a limited company, "residence" means its registered or principal office.

Indorsement by plaintiff's Attorney (or by plaintiff if suing in person) of his name, address and reference, if any, in the box below.

Messrs. Quin & Hampson
Attorneys-at-Law
Third Floor, Harbour Centre
PO Box 1348
George Town,
GRAND CAYMAN

Indorsement by defendant's Attorney (or by defendant if suing in person) of his name, address and reference, if any, in the box below.

Statement

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA
 239-263-4669 (tel)
 239-261-5552 (fax)

Date
3/31/2006

To:
 AIG- UK
 Steve Parry, MGR/Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS,N.A.

		Amount Due	Amount Enc.
		\$950,999.83	
Date	Transaction	Amount	Balance
10/31/2004	INV #98394. Orig. Amount \$62,520.93. Hyatt - Cayman Islands-RM	824.57	824.57
10/31/2004	INV #98395. Orig. Amount \$22,613.81. Hyatt - Cayman Islands-EXPS	17,163.81	17,988.38
10/31/2004	INV #98396. Orig. Amount \$213,637.19. Hyatt - Cayman Islands-Consultants	162,151.37	180,139.75
12/30/2004	INV #98403. Orig. Amount \$82,240.00. Hyatt - Cayman Islands	82,240.00	262,379.75
12/30/2004	INV #98409. Orig. Amount \$59,763.06. Hyatt - Cayman Islands-EXPS	59,763.06	322,142.81
12/31/2004	INV #98404. Orig. Amount \$31,637.05. Hyatt - Cayman Islands-RM	31,637.05	353,779.86
02/16/2005	INV #98416. Orig. Amount \$29,004.63. Hyatt - Cayman Islands-EXPS	29,004.63	382,784.49
02/16/2005	INV #98417. Orig. Amount \$12,365.31. Hyatt - Cayman Islands-FTD	12,365.31	395,149.80
02/16/2005	INV #98420. Orig. Amount \$7,242.75. Hyatt - Cayman Islands-Additional	7,242.75	402,392.55
02/28/2005	INV #98421. Orig. Amount \$368,430.85. Hyatt - Cayman Islands-Consultants	368,430.85	770,823.40
03/24/2005	INV #98426. Orig. Amount \$5,789.06. Hyatt - Cayman Islands	5,789.06	776,612.46
09/12/2005	INV #98459. Orig. Amount \$6,122.00. Hyatt - Cayman Islands	6,122.00	782,734.46
09/13/2005	INV #FC 18. Orig. Amount \$91,450.15. Finance Charge	91,450.15	874,184.61
01/31/2006	INV #FC 19. Orig. Amount \$54,040.85. Finance Charge	54,040.85	928,225.46
03/31/2006	INV #FC 22. Orig. Amount \$22,774.37. Finance Charge	22,774.37	950,999.83
CURRENT			Amount Due
	1-30 DAYS PAST DUE	0.00	
	31-60 DAYS PAST DUE	54,040.85	
	61-90 DAYS PAST DUE	0.00	
	OVER 90 DAYS PAST DUE	874,184.61	
			\$950,999.83
22,774.37	0.00	54,040.85	0.00

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA

9-263-4669 (tel)
 239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
10/31/2004	98394

BILL TO
 AIG- UK
 Steve Parry, MGR./Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS,N.A.

COPY TO
 N.A. Taylor - Exec. General Adjuster
 10989 Trade Center Drive
 Suite 125
 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	<p>RE: HYATT - GRAND CAYMAN ISLAND</p> <p>This invoice is for professional services rendered by Ray Means from 9/23/04 to 10/31/04. Ray's duties as technical assistant is to monitor all drying equipment, generator fans and other mechanical equipment in relationship to days activities on the total compound, including acquiring immigration documents for entry, attending all general meetings, manpower checks and a variety of general activities to keep the adjuster informed.</p>			
	R.Means - time spent from 9/23/04 thru 10/10/04	17.5	1,200.00	21,000.00
	R.Means - time spent from 10/11/04 thru 10/17/04	7	1,200.00	8,400.00
	R.Means - time spent from 10/18 thru 10/31/04	13	1,200.00	15,600.00
	General Expenses:			
	Expenses from 9/23/04 thru 10/10/04 (see attached)		1,728.12	1,728.12
	Expenses from 10/11/04 thru 10/17/04 (see attached)		333.00	333.00
	Expenses from 10/18/04 thru 10/27/04 (see attached)		14,313.58	14,313.58
	7% Mark-up on all expenses of \$16,374.70		1,146.23	1,146.23
Total				

voices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance

Dichem Corporation

1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA
39-263-4669 (tel)
39-261-5552 (fax)

Invoice

DATE	INVOICE NO.
10/31/2004	98394

BILL TO

AIG- UK
Steve Parry, MGR./Market
c/o N.A. Taylor, E.G.A.
GAB ROBINS,N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
10989 Trade Center Drive
Suite 125
Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	DICHEM WIRING INSTRUCTIONS: BANK: WACHOVIA BANK 900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102 BANK REP: MS. JAIME MUELLER - 239-435-3166 ROUTING#: 063000021 ACCOUNT#: 2685202791886			
oices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				
Total				\$62,520.93

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA

9-263-4669 (tel)
 239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
10/31/2004	98395

BILL TO
 AIG- UK
 Steve Parry, MGR./Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS, N.A.

COPY TO
 N.A. Taylor - Exec. General Adjuster
 10989 Trade Center Drive
 Suite 125
 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
9/18/2004	(1) Airline tickets F. Dickson & K. Culley - AIG		2,712.92	2,712.92
9/18/2004	(2) Taxi - Hilton Jamaica - Airport FD&KC		25.00	25.00
9/18/2004	(3) Purchase Miami - Bag & Hurricane Supplies- Food		107.09	107.09
9/18/2004	(4) Tip paid to Avis Courtesy Driver		10.00	10.00
9/18/2004	(5) 9/18-9/20 - Cobalt Hotel - Cayman through travel agent (back up to follow)		500.00	500.00
9/20/2004	(6) Cobalt hotel - deposit on 10 rooms -cash		1,000.00	1,000.00
9/26/2004	(6b) Hertz rental		103.88	103.88
9/23/2004	(6c) Airline tickets R.Means -Jamaica - Cayman		235.12	235.12
9/26/2004	(7) Airline ticket - Miami - Cayman - Miami		323.75	323.75
10/26/2004	(8) Hertz rental + gas		84.33	84.33
10/24/2004	(8a) 10-24/29 Hertz rental Miami - Naples		123.03	123.03
10/26/2004	(9) Taxi Airport to Hyatt (no rept)		20.00	20.00
9/27/2004	(10) Cobalt hotel, additional deposit on 7-rooms (see spread sheet & backup)		4,000.00	4,000.00
	(11) Kirk - misc. groceries as attached		84.00	84.00
	(11a) Kirk - misc. groceries as attached		57.40	57.40
	(12) Ragazzi - lunchx2		20.00	20.00
	(13) Nolan taxi for group (see spreadsheet)		350.00	350.00
10/11/2004	(14) Nolan taxi for group (see spreadsheet)		1,000.00	1,000.00
10/14/2004	(15) Kirk - office equipment and filing cabinet		410.00	410.00
10/14/2004	(16) Kirk - lunchx3		51.25	51.25
10/16/2004	(17) Kirk - supermarket		53.32	53.32
/voices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA
 9-263-4699 (tel)
 239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
10/31/2004	98395

BILL TO

AIG- UK
 Steve Parry, MGR./Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS, N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
 10989 Trade Center Drive
 Suite 125
 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
10/16/2004	(18) Cobalt hotel: accommodations for men as shown on spreadsheet up to 10-10-04 minus charges to job. Total \$3770.71-\$856.88 = \$2913.91 + app. charges for K.C. from 9-18-04 thru 14 days, say: \$300.00+/-	3.210.91	244.39	3,210.91
10/24/2004	(19) Cobalt restaurant charges F. Dickson 10-4 thru 10-14-04	85.85	85.85	244.39
10/25/2004	(20) Hertz rental - Naples-Miami + 14.91 gas	4,644.00	4,644.00	85.85
10/25/2004	(21) Airline ticket - Miami - London - Miami- Cayman. return Miami 11-10-04	100.00	100.00	4,644.00
10/25/2004	(22) Change return from Cayman to 11-10-04	1,271.41	1,271.41	100.00
10/26/2004	(23) Grange City hotel London GBP693.47	243.82	243.82	1,271.41
10/26/2004	(24) Taxi - airport - hotel- airport - Misc. GBP133.00	62.93	62.93	243.82
10/29/2004	(25) Hertz rental Miami-Naples	7.00%	21,134.40	62.93
	7% Mark-up on all expenses of \$21,134.40		1,479.41	21,134.40
	DICHEM WIRING INSTRUCTIONS:			1,479.41
	BANK: WACHOVIA BANK			
	900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102			
	BANK REP. MS. JAIME MUELLER - 239-435-3166			
	ROUTING#: 063000021			
	ACCOUNT#: 2685202791886			
<p>charges not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance</p>				Total
				\$22,613.81

Dicem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA
 19-263-4669 (tel)
 239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
10/31/2004	98396

BILL TO
AIG- UK Steve Parry, MGR./Market c/o N.A. Taylor, E.G.A. GAB ROBINS,N.A.

COPY TO
N.A. Taylor - Exec. General Adjuster 10989 Trade Center Drive Suite 125 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	RE: HYATT - GRAND CAYMAN			
	This invoice is for professional services rendered from 9-28-04 thru 10-27-04 for the following personnel. (See attached summary and backup)			
	C.Kirkwood	29	1,600.00	46,400.00
	W.Barry	27	1,200.00	32,400.00
	M.Cunningham expenses	25	1,200.00	30,000.00
			2,707.37	2,707.37
	S.Jackson expenses	24	1,300.00	31,200.00
			1,060.92	1,060.92
	J.Mazmamian	11	1,450.00	15,950.00
	T.Molas expenses	9	1,300.00	11,700.00
			841.08	841.08
	G.Patino expenses	0	1,200.00	0.00
			334.49	334.49
	J.Stevens expenses	26	1,300.00	33,800.00
			3,341.91	3,341.91
	Tampa Office General Expenses		3,104.13	3,104.13
	voices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance			
	Total			

Dichem Corporation

1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

9-263-4669 (tel)
239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
10/31/2004	98396

BILL TO
AIG- UK Steve Parry, MGR./Market c/o N.A. Taylor, E.G.A. GAB ROBINS,N.A.

COPY TO
N.A. Taylor - Exec. General Adjuster 10989 Trade Center Drive Suite 125 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	7% Mark-up on all expenses of \$11,389.90 DICHEM WIRING INSTRUCTIONS: BANK: WACHOVIA BANK 900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102 BANK REP: MS. JAIME MUELLER - 239-435-3166 ROUTING#: 063000021 ACCOUNT#: 2685202791886		797.29	797.29
/voices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total \$213,637.19

Dickem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA
 9-263-4669 (tel)
 239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
12/30/2004	98403

BILL TO	
AIG- UK	
Steve Parry, MGR./Market	
c/o N.A. Taylor, E.G.A.	
GAB ROBINS,N.A.	

COPY TO	
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Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
11/12/2004	RE: HYATT HOTEL - CAYMAN ISLANDS, HURRICANE IVAN This invoice is for professional services rendered by Francis Dickson from 11-1-04 thru 12-30-04.	14	240.00	3,360.00
11/3/2004	F. Dickson - travel Naples - Miami - Cayman, work on site, meeting with insured team, contractors, consultants, work in hotel	12.5	240.00	3,000.00
11/4/2004	F. Dickson - work on site, meeting with insured team, etc.	11.5	240.00	2,760.00
11/5/2004	F. Dickson - work on site, meeting with insured team, etc.	10.5	240.00	2,520.00
11/6/2004	F. Dickson - work on site, meetings, costing, etc.	11	240.00	2,640.00
11/7/2004	F. Dickson - work on site, costing	7	240.00	1,680.00
11/8/2004	F. Dickson - work on site, costing, meetings, etc.	11.5	240.00	2,760.00
11/9/2004	F. Dickson - work on site, costing, meetings, etc.	10	240.00	2,400.00
11/10/2004	F. Dickson - work on details, numerous discussions with Mark, Norm, travel Cayman - Miami, drive to Naples	13.5	240.00	3,240.00
11/11/2004	F. Dickson - work in office, contact AIA, numerous discussions with Mark - Norm & team re: Greenfield costing	9	240.00	2,160.00
11/12/2004	F. Dickson - work in office, contact AIA, numerous discussions with Mark - Norm & team re: Greenfield costing	9	240.00	2,160.00
11/13/2004	F. Dickson - work on architect drawings, square footage, discussion with team	8	240.00	1,920.00
11/14/2004	F. Dickson - discussion with team, arch. drawings, etc.	6.5	240.00	1,560.00
11/15/2004	F. Dickson - work on Greenfield estimate, numerous discussions with Mark, Keith, Norm and other consultants	11.5	240.00	2,760.00
oices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total

Dickem Corporation1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA2-263-4669 (tel)
9-261-5552 (fax)**Invoice**

DATE	INVOICE NO.
12/30/2004	98403

BILL TO
AIG- UK Steve Parry, MGR./Market c/o N.A. Taylor, E.G.A. GAB ROBINS,N.A.

COPY TO

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
11/16/2004	F. Dickson - work on Greenfield estimate, numerous discussions with Mark, Keith, Norm, send info to Norm, Mark & Keith	10.5	240.00	2,520.00
11/17/2004	F. Dickson - numerous discussions with Norm, Mark and consultant team re: contract presentation to insured	8	240.00	1,920.00
11/18/2004	F. Dickson - travel Naples- Miami - Cayman, work in office, meeting with Asif	13	240.00	3,120.00
11/19/2004	F. Dickson - meeting in hotel with Simon, walkthrough site with other insurers and insured meeting with insurers, separately, continue work on site	10.5	240.00	2,520.00
11/20/2004	F. Dickson - work in office and hotel	10	240.00	2,400.00
11/21/2004	F. Dickson - work in office, work in hotel with Norm, dinner, continue to work in hotel with Norm	14	240.00	3,360.00
11/22/2004	F. Dickson - work on site/office, meeting with rep. from Munich re: site visit with insured, continue meeting with rep	11	240.00	2,640.00
11/23/2004	F. Dickson - work on site, meeting with Munich rep., work in hotel with Norm, briefing with John P and Cameron	11.5	240.00	2,760.00
11/24/2004	F. Dickson - discussions with Asif (notations), depart island 2:30pm - travel Cayman- Miami, drive to Naples, receive call from MJM	14.5	240.00	3,480.00
11/25/2004	F. Dickson - discussion with consultants team on island	1.5	240.00	360.00
11/26/2004	F. Dickson - discussion with consultants re: e-mail, conversation again	2	240.00	480.00
11/27/2004	F. Dickson - discussion with consultants on numerous occasions	1.5	240.00	360.00
11/28/2004	F. Dickson - discussion with consultants and Norm	2.5	240.00	600.00
11/29/2004	F. Dickson - discussion with consultants, input on documents received, request, discussion with Alex re: chiller	3	240.00	720.00
11/30/2004	F. Dickson - numerous discussions with Norm, Mark H. and consultants	3	240.00	720.00
Fees not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA
 9-263-4669 (rel)
 239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
12/30/2004	98403

BILL TO	
AIG- UK	
Steve Parry, MGR./Market	
c/o N.A. Taylor, E.G.A.	
GAB ROBINS,N.A.	

COPY TO	
---------	--

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
12/11/2004	F. Dickson - review documents from Flour Daniel, discussion with Norm and re: discussion with team - work with Cameron & John M in Naples office	9	240.00	2,160.00
12/22/2004	F. Dickson - discussion with Ray on island and Norm & Cameron in Naples	2.75	240.00	660.00
12/3/2004	F. Dickson - discussion with Cameron in Sydney, discussion with Ray & John M, call to Norm discussion re: John contingency	2.5	240.00	600.00
12/4/2004	F. Dickson - review e-mail, call to Ray, info to John	1.5	240.00	360.00
12/5/2004	F. Dickson - discussion with Ray and John, review info	1.25	240.00	300.00
12/6/2004	F. Dickson - receive numerous calls & e-mails, several conversations with Cayman team re: file	2	240.00	480.00
12/7/2004	F. Dickson - discussion with Ray & John (twice)	1.25	240.00	300.00
12/8/2004	F. Dickson - discussion with Ray on two occasions and with Norm	1.5	240.00	360.00
12/9/2004	F. Dickson - discussion with Cameron (twice)	0.75	240.00	180.00
12/10/2004	F. Dickson - discussion with Ray & John and then with Norm and Nick	1.5	240.00	360.00
12/11/2004	F. Dickson - discussion with Ray re: accounts info, discussion with John - revisit notes	2.5	240.00	600.00
12/12/2004	F. Dickson - discussion with Ray and John	0.75	240.00	180.00
12/13/2004	F. Dickson - discussion with Ray, call to contractor request info from island	1.75	240.00	420.00
12/14/2004	F. Dickson - meeting with Norm in AIG's office-NY, discussion with Ray in islands	2.75	240.00	660.00
12/15/2004	F. Dickson - discussion with Ray, receive e-mails from island and Norm, info from Jim Stevens - chiller	2.5	240.00	600.00
12/16/2004	F. Dickson - receive documents on landslide roofing, Christensen and Best, discussion with John & Cameron, review e-mail from John	2	240.00	480.00
12/17/2004	F. Dickson - discussion with Cameron on roofing, chillers, Jim's response, Ray and John scheduled to leave island	2.5	240.00	600.00
<p>ices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance</p>				Total

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA
 (9-263-4669 (tel)
 230-261-5552 (fax)

Invoice

DATE	INVOICE NO
12/30/2004	98403

BILL TO	
AIG- UK	
Steve Parry, MGR./Market	
c/o N.A. Taylor, E.G.A.	
GAB ROBINS, N.A.	

COPY TO	
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Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
12/20/2004	F. Dickson - discussion with Norm & Cameron, discussion with Ray re: closing info for Norm and John M. re: roofing, discussion with Alex & Jim re: sampling	2.25	240.00	540.00
12/22/2004	F. Dickson - re: Cambridge Realty office, golf shop and Ex. office, beachside - hadphalsic, conversation with John & Cameron re: Norm's fax	1.5	240.00	360.00
12/23/2004	F. Dickson - meeting with Ray in Naples office re: update on status on island in general - housekeeping and finalize info for Norm, return to island, condo rental, meeting with Ray & Cameron	4.5	240.00	1,080.00
12/27/2004	F. Dickson - general discussion with Cameron/John M., receive analysis of Flour Daniel proposal, analyze, discussion with Cameron, general discussion with Norm	7	240.00	1,680.00
12/28/2004	F. Dickson - Discussion with Cameron, clarification needed prior to releasing to Norm	0.75	240.00	180.00
12/29/2004	F. Dickson - discussion with Ray and then with Cameron & conf. w/ John re: clarification in respect to analysis of Flour Daniel proposal, changes and conf. with Norm & Cameron	2.75	240.00	660.00
12/30/2004	F. Dickson - finalize Flour analysis with Cameron to be worked on when John M. arrives in Naples	2.5	240.00	600.00
	Technician - 11-1-04 thru 12-30-04, general activities in assistance to F. Dickson, retrieving information, general format, prep., etc. (approximate)	35	125.00	4,375.00
	Clerical Work - 11-1-04 thru 12-30-04	13	45.00	585.00
Charges not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total

Dichem Corporation

1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

9-263-4660 (tel)
239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
12/30/2004	98403

BILL TO
AIG- UK
Steve Parry, MGR./Market c/o N.A. Taylor, E.G.A. GAB ROBINS,N.A.

COPY TO

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	DICHEM WIRING INSTRUCTIONS: BANK: WACHOVIA BANK 900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102 BANK REP. MS. JAIME MUELLER - 239-435-3166 ROUTING#: 063000021 ACCOUNT#: 2685202791886			
Total				\$82,240.00

Prices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance

Dicchem Corporation

1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

39-263-4669 (tel)
239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
12/30/2004	98409

BILL TO

AIG- UK
 Steve Parry, MGR./Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS, N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
 10989 Trade Center Drive
 Suite 125
 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	RE: HYATT - GRAND CAYMAN ISLAND - HURRICANE IVAN			
	This invoice is for professional services rendered by Ray Means from 11/1/04 to 12/30/04. Ray's duties as technical assistant is to monitor all driving equipment, generator fans and other mechanical equipment in relationship to days activities on the total compound, including acquiring immigration documents for entry, attending all general meetings, manpower checks and a variety of general activities to keep the adjuster informed.			
	R.Means - time spent from 11/1/04 to 11/7/04	6.5	1,200.00	7,800.00
	R.Means - time spent from 11/8/04 to 11/14/04	5.5	1,200.00	6,600.00
	R.Means - time spent from 11/15/04 to 11/21/04	7	1,200.00	8,400.00
	R.Means - time spent from 11/22/04 to 11/28/04	6.5	1,200.00	7,800.00
	R.Means - time spent from 11/29/04 to 12/05/04	5.5	1,200.00	6,600.00
	R.Means - time spent from 12/06/04 to 12/12/04	5	1,200.00	6,000.00
	R.Means - time spent from 12/13/04 to 12/19/04	6.5	1,200.00	7,800.00
	R.Means - meeting in Naples 12/23/04	1	1,200.00	1,200.00
	TOTAL LABOR			52,200.00
voices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA

9-263-4660 (tel)
 9-261-5552 (fax)

Invoice

DATE	INVOICE NO.
12/30/2004	98409

BILL TO

AIG- UK
 Steve Parry, MGR./Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS, N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
 10989 Trade Center Drive
 Suite 125
 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	General Expenses : See spreadsheet and attached backup.			
	R.Means expenses from 11/01/04 thru 11/30/04		4,551.66	4,551.66
	R.Means expenses from 12/01/04 thru 12/19/04		2,516.62	2,516.62
	7% Mark-up on all expenses of \$7068.28		494.78	494.78
	TOTAL EXPENSES			7,563.06
	DICHEM WIRING INSTRUCTIONS:			
	BANK: WACHOVIA BANK			
	900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102			
	BANK REP: MS. JAIME MUELLER - 239-435-3166			
	ROUTING#: 063000021			
	ACCOUNT#: 2685202791886			
	voices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance			
	Total			\$59,763.06

Dichem Corporation1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA9-265-4669 (tel)
239-261-5552 (fax)**Invoice**

DATE	INVOICE NO.
12/31/2004	98404

BILL TO	
AIG- UK	
Steve Parry, MGR./Market	
c/o N.A. Taylor, E.G.A.	
GAB ROBINS,N.A.	

COPY TO	
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Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
12/2004	(1) Hertz rental + gas		79.83	79.83
11/6/2004	(2) Deckers Gourmet Grill - dinner (3) - John D. John M., FD		188.63	188.63
	(3) AT&T wireless from 10-6-04 thru 11-4-04 - total bill \$1902.53, approximate charge to file		1,550.00	1,550.00
11/10/2004	(4) Hertz rental+gas (82.78+15.07)		97.85	97.85
11/18/2004	(5) Airline ticket		414.75	414.75
	Two extensions (21&24)		200.00	200.00
11/18/2004	(6) Hertz rental + gas (76.43+13.00)		89.43	89.43
	(7) Lodging for men as shown		6,913.25	6,913.25
11/18/2004	(8) 11/18 - 11/24 - Courtyard - Grand Cayman		1,432.56	1,432.56
11/23/2004	(9) AT&T wireless - local 345-525-0053 from 11/22/04		475.85	475.85
11/27/2004	(10) Deposit on apartment - Ray Means/ London House (1st month & security)		4,000.00	4,000.00
12/17/2004	(11) London House - (balance of security deposit)		2,317.07	2,317.07
12/14/2004	(12) Taxi - hotel - AIG office & return		29.40	29.40
11/26/2004	(13) Cobalt Coast Resort & Suite - lodging for men		7,880.22	7,880.22
12/30/2004	(14) London House - (rent for Jan 2005)		3,658.50	3,658.50
	Allowance per diem 11/21, 22, 23, 24 (4 days)	4	60.00	240.00
	Expenses			29,567.34
	7% Mark-up on all expenses of \$29,567.34		7.00%	2,069.71
	TOTAL EXPENSES			31,637.05
voices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total

Dicchem Corporation

1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

9-263-4660 (tel)
239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
12/31/2004	98404

BILL TO	
AIG- UK	
Steve Parry, MGR./Market	
c/o N.A. Taylor, E.G.A.	
GAB ROBINS, N.A.	

COPY TO	
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Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	DICHEM WIRING INSTRUCTIONS: BANK: WACHOVIA BANK 900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102 BANK REP: MS. JAIME MUELLER - 239-435-3166 ROUTING#: 063000021 ACCOUNT#: 2685202791886			
Charges not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total \$31,637.05

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA

9-263-4569 (tel)
 239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
2/16/2005	98416

BILL TO

AIG- UK
 Steve Parry, MGR./Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS,N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
 10989 Trade Center Drive
 Suite 125
 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	<p>RE: HYATT - GRAND CAYMAN ISLAND - HURRICANE IVAN</p> <p>This invoice is for professional services rendered by Ray Means from 1/1/05 to 1/31/04. Ray's duties as technical assistant is to monitor all drying equipment, generator fans and other mechanical equipment in relationship to days activities on the total compound, including acquiring immigration documents for entry, attending all general meetings, manpower checks and a variety of general activities to keep the adjuster informed.</p>			
	R.Means - time spent from 1-2-05 to 1-6-06	5	1,200.00	6,000.00
	R.Means - time spent from 1-7-05 to 1-13-06	5.5	1,200.00	6,600.00
	R.Means - time spent from 1-14-05 to 1-20-05	6	1,200.00	7,200.00
	R.Means - time spent from 1-21-05 to 1-27-05	5.5	1,200.00	6,600.00
	TOTAL LABOR			26,400.00
	General Expenses: See spreadsheet and attached backup			
	R.Means expenses from 1-1-05 thru 1-31-05		5,853.42	5,853.42
	7% Mark-up on all expenses of \$5853.42		7.00%	409.74
	TOTAL EXPENSES			6,263.16
	Refund from London House - Security Deposit		-3,658.53	-3,658.53
	Total			

Services not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance

Dichem Corporation

1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

9-29-2-4669 (tel)
239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
2/16/2005	98416

BILL TO

AIG- UK
Steve Parry, MGR./Market
c/o N.A. Taylor, E.G.A.
GAB ROBINS, N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
10989 Trade Center Drive
Suite 125
Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	DICHEM WIRING INSTRUCTIONS: BANK: WACHOVIA BANK 900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102 BANK REP: MS. LAURA BROWNFIELD - 239-435-3166 ROUTING#: 063000021 ACCOUNT#: 2685202791886			
oices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				
Total				\$29,004.63

Dichem Corporation1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

9-263-4669 (tel)

239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
2/16/2005	98417

BILL TO
AIG- UK Steve Parry, MGR./Market c/o N.A. Taylor, E.G.A. GAB ROBINS, N.A.

COPY TO
N.A. Taylor - Exec. General Adjuster 10989 Trade Center Drive Suite 125 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
12/30/2004	RE: HYATT - GRAND CAYMAN ISLAND - HURRICANE IVAN This invoice is for professional services rendered by Francis Dickson from 12-30-2004 thru 2-9-05.	2	240.00	480.00
1/1/2005	F. Dickson - conversation with Norm, meeting with Cameron on 12-31-04 re: analysis on info for John M. to work on and instruction with Ray re: return on island	0.75	240.00	180.00
1/7/2005	F. Dickson - discussion with Ray before returning to island	1.25	240.00	300.00
1/7/2005	F. Dickson - update from Cameron and Nick Technician -	0.5	125.00	62.50
1/13/2005	F. Dickson - 1/2 - 1/13 numerous conversations between Ray, Cameron & Nick in respect to updates and developments on site, including final analysis of Flour Daniels report	5.5	240.00	1,320.00
1/13/2005	F. Dickson - update from Cameron & Ray	1.25	240.00	300.00
1/14/2005	F. Dickson - detailed discussions with Keith re: London market decisions, discussion with Cameron and Norm, followed by Ray	2.75	240.00	660.00
1/17/2005	F. Dickson - update from Cameron and Nick	1	240.00	240.00
1/19/2005	F. Dickson - call to Ray, discussion with Cameron	0.75	240.00	180.00
1/20/2005	F. Dickson - discussion with Ray re: changes on island re: Crawford, etc., call to Mark	1	240.00	240.00
1/21/2005	F. Dickson - conversation with Ray on two occasions, Steve P. and later with Mark. H. call to Norm, review recent e-mails, cancel telephones, call to Norm again, meeting with Cameron	5.5	240.00	1,320.00
1/24/2005	F. Dickson - discussion with Norm re: maintenance records, general discussion with Ray, Cameron to tract paper trail re: Mark Bastis - hadspaltic proposal, mark to modify, status on beach front	2.75	240.00	660.00
voices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total

Dichem Corporation1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

9-263-4669 (tel)

239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
2/16/2005	08417

BILL TO

AIG- UK
Steve Parry, MGR./Market
c/o N.A. Taylor, E.G.A.
GAB ROBINS, N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
10989 Trade Center Drive
Suite 125
Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT	
1/24/2005	F. Dickson - discussion with Norm and Ray	0.75	240.00	180.00	
1/25/2005	F. Dickson - discussion with Mark H	0.5	240.00	120.00	
2/4/2005	Technician - inventory of boxes mailed from Cayman by Ray - Norms, Cameron, & Ray. FedEx	3	125.00	375.00	
1/2/2005	F. Dickson - numerous conversations with Steve, Mark, Keith, & Norm in respect to overall decision by the London Market, went over latest work	4	240.00	960.00	
2/7/2005	F. Dickson - 2/7 & 8 - discussion with Norm - Hyatt bill, etc. 2/8 discussion with M.Handy	1.5	240.00	360.00	
2/8/2005	F. Dickson - discussion with Cameron, time spent for bid documents	2	240.00	480.00	
2/9/2005	F. Dickson - accumulation of data re: bid document	3	240.00	720.00	
	Technician - from January 1 thru January 31 - general communications thru Ray, Mark, Cameron and FD, recovering e-mails and sending correspondence, etc.	18	125.00	2,250.00	
	Clerical Work - 1-1-05 thru 1-31-05				
	Misc. Expenses	10	45.00	450.00	
	Closing of telephone accounts		75.00	75.00	
	7% Mark-up on all expenses of \$493.28		418.28	418.28	
	34.53		34.53	34.53	
	DICHEM WIRING INSTRUCTIONS:				
	BANK: WACHOVIA BANK				
	900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102				
	BANK REP. MS. LAURA BROWNFIELD - 239-435-3166				
	ROUTING#: 063000021				
	ACCOUNT#: 2685202791886				
Bices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total	\$12,365.31

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA
 9-263-4669 (tel)
 9-261-5552 (fax)

Invoice

DATE	INVOICE NO.
2/16/2015	98420

BILL TO
AIG- UK Steve Parry, MGR./Market c/o N.A. Taylor, E.G.A. GAB ROBINS,N.A.

COPY TO
N.A. Taylor - Exec. General Adjuster 10989 Trade Center Drive Suite 125 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	RE: HYATT GRAND CAYMAN - HURRICANE IVAN			
	This invoice is for services acquired from Hyatt Regency Hotel. Enclosed please find Hyatt Invoices# 90770 dated 12-6-04 in the amount of \$30,595.58.			
	I have analyzed the invoice and have made certain corrections based on my recollection and discussion with C.Kirkwood.			
11/1/2004	Kirkwood - \$1787.50 - 5 nights		686.50	686.50
11/1/2004	Kirkwood - \$3850.00 - office		3,850.00	3,850.00
11/1/2004	Dickson - \$1100.00 - 2 nights		275.00	275.00
12/6/2004	Work permits - \$21426.83 - explanation required		0.00	0.00
12/6/2004	Meals Oct. - \$1418.75 - for group		1,418.75	1,418.75
12/6/2005	Meals Nov. - \$1012.50 - for group		1,012.50	1,012.50
	Please note that I have not added 7% to this invoice, because I have not paid same.			
Invoices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total

Dichem Corporation

1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

9-263-4669 (tel)
9-261-5552 (fax)

Invoice

DATE	INVOICE NO.
2/16/2005	98420

BILL TO

AIG- UK
 Steve Parry, MGR./Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS,N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
 10989 Trade Center Drive
 Suite 125
 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	DICHEM WIRING INSTRUCTIONS: BANK: WACHOVIA BANK 900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102 BANK REP: MS. LAURA BROWNFIELD - 239-435-3166 ROUTING#: 063000021 ACCOUNT#: 2685202791886			
fees not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				
Total				\$7,242.75

Dichem Corporation1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA39-263-4669 (tel)
39-261-5552 (fax)**Invoice**

DATE	INVOICE NO.
2/28/2005	98421

BILL TO

AIG- UK
Steve Parry, MGR./Market
c/o N.A. Taylor, E.G.A.
GAB ROBINS,N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
10989 Trade Center Drive
Suite 125
Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	RE: HYATT GRAND CAYMAN			
	This invoice is for professional services rendered for the following personnel (See attached summary and backup.)			
	W. Barry - 10/25/04 thru 11/1/04 Expenses - see attached backup	8	1,200.00 1,524.11	9,600.00 1,524.11
	M. Cunningham - 10/24/04 thru 11/16/04 Expenses - see attached backup	11	1,200.00 1,496.75	13,200.00 1,496.75
	S. Jackson - 10/25/04 thru 11/24/04 Expenses - see attached backup	29	1,300.00 1,851.56	37,700.00 1,851.56
	C. Kirkwood - 10/25/04 thru 1/26/05 Expenses - see attached backup Telephone number and charges assigned to C. Kirkwood	44	1,600.00 9,993.90 1,030.75	70,400.00 9,993.90 1,030.75
	J. Mazmanian - 10/18/04 thru 1/19/05 Expenses - see attached backup Per Diem	62	1,450.00 12,728.18 60.00	89,900.00 12,728.18 720.00
	J. Depietri - 10/18/04 thru 11/26/04 Expenses - see attached backup Per Diem	34	1,450.00 8,549.35 60.00	49,300.00 8,549.35 2,040.00
	G. Patino - 9/21/04 thru 10/11/04	4.5	1,200.00	5,400.00
	voices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance			
	Total			

Dichem Corporation

1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

9-263-4669 (tel)
239-261-5552 (fax)

Invoice

DATE	INVOICE NO
2/28/2005	98421

BILL TO

AIG- UK
Steve Parry, MGR./Market
c/o N.A. Taylor, E.G.A.
GAB ROBINS, N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
10989 Trade Center Drive
Suite 125
Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT	
	Expenses - see attached backup		0.00	0.00	
	J.Stevens - 10/25/04 thru 11/24/04	28	1,300.00	36,400.00	
	Expenses - see attached backup		13,094.23	13,094.23	
	7% Mark-up on all expenses of \$50,028.83		3,502.02	3,502.02	
	DICHEM WIRING INSTRUCTIONS: BANK: WACHOVIA BANK 900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102 BANK REP: MS. LAURA BROWNFIELD - 239-435-3166 ROUTING#: 063000021 ACCOUNT#: 2685202791886				
	pieces not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance			Total	\$368,430.85

Dichem Corporation1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

3-253-4669 (tel)

259-761-5559 (fax)

Invoice

DATE	INVOICE NO.
2/28/2005	98421

BILL TO

AIG- UK
Steve Parry, MGR./Market
c/o N.A. Taylor, E.G.A.
GAB ROBINS, N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
10989 Trade Center Drive
Suite 125
Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	RE: HYATT GRAND CAYMAN			
	This invoice is for professional services rendered for the following personnel (See attached summary and backup.)			
	W. Barry - 10/25/04 thru 11/1/04 Expenses - see attached backup	8	1,200.00 1,524.11	9,600.00 1,524.11
	M. Cunningham - 10/24/04 thru 11/16/04 Expenses - see attached backup	11	1,200.00 1,496.75	13,200.00 1,496.75
	S. Jackson - 10/25/04 thru 11/24/04 Expenses - see attached backup	29	1,300.00 1,851.56	37,700.00 1,851.56
	C. Kirkwood - 10/25/04 thru 1/26/05 Expenses - see attached backup Telephone number and charges assigned to C. Kirkwood	44	1,600.00 9,993.90 1,030.75	70,400.00 9,993.90 1,030.75
	J. Mazmanian - 10/18/04 thru 1/19/05 Expenses - see attached backup Per Diem	62	1,450.00 12,728.18 60.00	89,900.00 12,728.18 720.00
	J. Depietri - 10/18/04 thru 11/26/04 Expenses - see attached backup Per Diem	34	1,450.00 8,549.35 60.00	49,300.00 8,549.35 2,040.00
	G. Patino - 9/21/04 thru 10/11/04	4.5	1,200.00	5,400.00
	Charges not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance			
	Total			

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA
 9-263-4669 (tel)
 9-261-5552 (fax)

Invoice

DATE	INVOICE NO.
2/28/2005	98421

BILL TO

AIG- UK
 Steve Parry, MGR./Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS,N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
 10989 Trade Center Drive
 Suite 125
 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	Expenses - see attached backup		0.00	0.00
	J.Stevens - 10/25/04 thru 11/24/04	28	1,300.00	36,400.00
	Expenses - see attached backup		13,094.23	13,094.23
	7% Mark-up on all expenses of \$50,028.83		3,502.02	3,502.02
	DICHEM WIRING INSTRUCTIONS:			
	BANK: WACHOVIA BANK			
	900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102			
	BANK REP. MS. LAURA BROWNFIELD - 239-435-3166			
	ROUTING#: 063000021			
	ACCOUNT#: 2685202791886			
Invoices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				
Total				\$368,430.85

Dichem Corporation1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA9-263-4669 (tel)
239-261-5552 (fax)**Invoice**

DATE	INVOICE NO.
3/24/2005	98426

BILL TO
AIG- UK Steve Parry, MGR/Market c/o N.A. Taylor, E.G.A. GAB ROBINS,N.A.

COPY TO
N.A. Taylor - Exec. General Adjuster 10989 Trade Center Drive Suite 125 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
2/17/2005	This invoice is for professional services rendered by F. Dickson, R.Means, C.Kirkwood and Technician from 2-17-05 thru 3-3-05.			
2/18/2005	C.Kirkwood - complete final reports	5.5	195.00	1,072.50
2/24/2005	F. Dickson - receive e-mail from Norm, conversation with Cameron, review analysis of report re: Flour and Dichem, sent to Norm	1.75	240.00	420.00
2/25/2005	F. Dickson - Receive e-mail from Norm, discussion re: spreadsheet re: invoices, info from Ray, discussion with Nick & Cameron	1.5	240.00	360.00
2/26/2005	R.Means - F. Dickson - discussion with Norm re: Invoice - details re: scan corrections. etc.	0.5	1,200.00	600.00
2/26/2005	F. Dickson - discussion with Norm re: Invoice - details re: scan corrections. etc.	2	240.00	480.00
2/26/2005	Technician - 2/26/05 thru 3/3/05 time spent on preparation of invoices for re-submittal to Norm in order for presentation to the UK market as requested from Sept. Oct, Nov., Dec., Jan. & Feb..	15	125.00	1,875.00
2/26/2005	Clerical Work - 2/26/05 thru 3/3/05, assisting technician in preparation of documents	5.5	45.00	247.50
2/28/2005	F. Dickson - discussion with Norm	0.5	240.00	120.00
	Expenses - copying/scanning of information		110.22	110.22
	Expenses - Ray Means - see attached breakdown		503.84	503.84
Invoices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total

Dichem Corporation

1100 Fifth Avenue South, Suite 201
Naples, Florida 34102 - USA

9-263-4669 (tel)
239-261-5552 (fax)

Invoice

DATE	INVOICE NO
3/24/2005	98426

BILL TO
AIG- UK Steve Parry, MGR./Market c/o N.A. Taylor, E.G.A. GAB ROBINS,N.A.

COPY TO
N.A. Taylor - Exec. General Adjuster 10989 Trade Center Drive Suite 125 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	DICHEM WRING INSTRUCTIONS: BANK: WACHOVIA BANK 900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102 BANK REP: MS. LAURA BROWNFIELD - 239-435-3166 ROUTING#: 063000021 ACCOUNT#: 2685202791886			
Charges not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total \$5,789.06

Dichem Corporation

1100 Fifth Avenue South, Suite 201
 Naples, Florida 34102 - USA
 9-263-4669 (tel)
 239-261-5552 (fax)

Invoice

DATE	INVOICE NO.
9/7/2005	98459

BILL TO

AIG- UK
 Steve Parry, MGR./Market
 c/o N.A. Taylor, E.G.A.
 GAB ROBINS,N.A.

COPY TO

N.A. Taylor - Exec. General Adjuster
 10989 Trade Center Drive
 Suite 125
 Rancho Cordova, CA 95670

Fed. ID#: 59-2136567

DATE	DESCRIPTION	HR/D	RATE	AMOUNT
	RE: HYATT GRAND CAYMAN - HURRICANE IVAN {REVISED 9/7/05}			
	{See attached letter for explanation/description of charges}		6,122.00	6,122.00
	DICHEM WRING INSTRUCTIONS: BANK: WACHOVIA BANK 900 FIFTH AVENUE SOUTH, SUITE 201 NAPLES, FLORIDA 34102 BANK REP. MS. LAURA BROWNFIELD - 239-435-3166 ROUTING#: 063000021 ACCOUNT#: 2685202791886			
oices not paid after 30 days will incur a finance charge of 1 1/2% per month on unpaid balance				Total \$6,122.00

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0

B

INVOICE

Project #: 04-6538
 Date: 10/08/04
 PPB RP

Bill To:

Mr. Keith Culley
 AIU-CLMD
 72 Wall Street
 14th Floor
 New York, New York 10005

J.C. Broderick & Associates, Inc.

420 Lake Avenue
 Saint James, New York 11780
 (631) 584-5492

Industrial Hygiene Services

COST

Mold and Moisture Assessment
 Hyatt Regency Grand Cayman Resort
 Seven Mile Beach
 Grand Cayman, British West Indies
 Dates September 20, 2004 thru October 2, 2004

Industrial Hygiene Services			
Parmer Principal	(Brendan G. Broderick)		
\$110.00 per hour @	12 hours per day @	5 days +	16 hours QC + support
Senior Professional Supervisor	(Robert Pearsall & Michael Broderick)		
\$100.00 per hour @	12 hours per day @	19 days	22 800.00
Staff mid/level professional	(Not Applicable)		
\$ 80.00 per hour @	12 hours per day @	0 days	0.00
Associate Junior professional	(Kristen Gabriel)		
\$ 55.00 per hour @	12 hours per day @	13 days	8 580.00

Equipment			
Tramex Survey Encounter Moisture Meter			
2 units @	\$ 5.84 per unit/per day	@	13 days
Delmhorst BD-2100 Moisture Meter			
1 unit @	\$2.38 per unit/per day	@	13 days
Supco Thermo Hygometer			
1 unit @	\$0.63 per unit/per day	@	13 days
Boroscope			
1 unit @	\$7.08 per unit/per day	@	13 days
Miscellaneous Expenses			
Transportation	\$20.00 per day/per person	@	37 days: combined man days for four (4) individuals
Lodging	Expenses for four (4) individuals		740.00
Meals	Expenses for four (4) individuals		3 009.07
Airfare	Expenses for four (4) individuals		2 461.97
Communication	Initiation of three (3) cell phones		2 540.00
Incidentals	Bottled water, Batteries, Lights, etc...		590.00
+ Seven Percent (7%) Service Charge on Miscellaneous Expenses			350.00
			678.39

INVOICE TOTAL

\$ 50 392.44

If there are any questions or discrepancies with this estimate please contact J.C. Broderick & Associates, Inc. (JCB) at (631) 584-5492. If there are any questions or discrepancies with any invoice please contact JCB within seven days of your receipt, otherwise it is agreed by all parties that the invoices are accurate for the services rendered and agreed upon. All accounts are payable upon receipt of invoice. Outstanding balances will accrue service charges of 1.5% per month.

INVOICE

Project #: 04-6538-2
 Date: 10/19/04
 PPB
 RP

Bill To:

Mr. Norman Taylor
 GAB Robins North America, Inc.
 10989 Trade Center Drive
 Suite 125
 Rancho Cordava, CA 95670

J.C. Broderick & Associates, Inc.

420 Lake Avenue
 Saint James, New York 11780
 (631) 584-5492

Industrial Hygiene Services

COST

Mold and Moisture Assessment
 Hyatt Regency Grand Cayman Resort
 Seven Mile Beach
 Grand Cayman, British West Indies
 Dates October 3, 2004 thru October 16, 2004

Industrial Hygiene Services
 Partner Principal (Brendan G. Broderick)
 \$110.00 per hour @ 32 hours (QC + support)
 Senior Professional Supervisor (Robert H. Pearsall)
 \$100.00 per hour @ 12 hours per day @ 14 days
 Staff mid/level professional (Paul Fazio)
 \$80.00 per hour @ 12 hours per day @ 13 days
 Associate Junior professional (Kristen Gabriel)
 \$55.00 per hour @ 12 hours per day @ 14 days

Sampling Equipment

Tramex Survey Encounter Moisture Meter 14 days
 2 units @ \$5.84 per unit/per day @
 Delmhorst BD-2100 Moisture Meter 14 days
 1 unit @ \$2.38 per unit/per day @
 Supco Thermo Hygometer 14 days
 1 unit @ \$0.63 per unit/per day @
 Bortoscope 14 days
 1 unit @ \$7.08 per unit/per day @

Miscellaneous Expenses

Transportation @ \$20.00 per day/per person
 Lodging @ Expenses for three (3) individuals
 Meals @ Expenses for three (3) individuals
 Airfare @ Expenses for one (1) individual
 Communication @ Expenses for three (3) individuals
 Incidentals @ Bottled water, Drill, Duty, Batteries, Parking, etc....
 + Seven Percent (7%) Service Charge on Miscellaneous Expenses

41 days: combined man days for three (3) individuals

820.00
 1492.98
 1,798.48
 517.86
 690.00
 678.00
 559.81

INVOICE TOTAL

\$ 50 901.91

If there are any questions or discrepancies with this estimate please contact J.C. Broderick & Associates, Inc. (ICB) at (631) 584-5492. If there are any questions or discrepancies with any invoice please contact ICB within seven days of your receipt, otherwise it is agreed by all parties that all invoices are accurate for the services rendered and agreed upon. All accounts are payable upon receipt of invoice. Outstanding balances will accrue service charges of 1.5% per month.

INVOICE

Project #: 04-6538-3
 Date: 11/02/04
 PPB RP

J.C. Broderick & Associates, Inc.

420 Lake Avenue
 Saint James, New York 11780
 (631) 584-5492

Bill To:
 Mr. Norman Taylor
 GAB Robins North America, Inc.
 10989 Trade Center Drive
 Suite 125
 Rancho, CA 95670

Industrial Hygiene Services

Mold and Moisture Assessment
 Hyatt Regency Grand Cayman Resort
 Seven Mile Beach
 Grand Cayman, British West Indies
 Dates October 17, 2004 thru October 30, 2004

COST

Industrial Hygiene Services		
Partner Principal	(Brendan G. Broderick)	
\$110.00 per hour @	12 hours per day @	4 days
Senior Professional Supervisor	(Robert H. Pearsall)	28 hours QC + support
\$100.00 per hour @	12 hours per day @	14 days
Staff mid-level professional	(Drew Zimmerman)	
\$80.00 per hour @	12 hours per day @	14 days
Associate Junior professional	(Kristen Gabriel)	
\$55.00 per hour @	12 hours per day @	14 days
		163.52

Sampling Equipment

Tramex Survey Encounter Moisture Meter		
2 units @	\$5.84 per unit/per day @	14 days
Delmhorst BD-2100 Moisture Meter		
1 unit @	\$2.38 per unit/per day @	14 days
Supco Thermo Hygrometer		
1 unit @	\$0.63 per unit/per day @	14 days
Boroscope		
1 unit @	\$7.08 per unit/per day @	14 days
		99.12

Miscellaneous Expenses

Transportation	\$20.00 per day/per person	@	46 days: combined man days for four (4) individuals	920.00
Lodging	Expenses for four (4) individuals			3,720.00
Meals	Expenses for three (4) individuals			2,506.71
Airfare	Expenses for three (3) individual			1,985.24
Communication	Expenses for four (4) individuals			1,200.85
Incidentals	Bottled water, Batteries, Electrical Supplies, etc			675.00
+ Seven Percent (7%) Service Charge on Miscellaneous Expenses				770.54

INVOICE TOTAL

\$ 59,923.12

If there are any questions or discrepancies with this estimate please contact J.C. Broderick & Associates, Inc. (JCB) at (631) 584-5492. If there are any questions or discrepancies with any invoice please contact JCB within seven days of your receipt, otherwise it is agreed by all parties that invoices are accurate for the services rendered and agreed upon. All accounts are payable upon receipt of invoice. Outstanding balances will accrue service charges of 1.5% per month.

INVOICE

Project #: 04-6538-4
 Date: 11/22/04
 PPB RP

Bill To:

Mr. Norman Taylor
 GAB Robins North America, Inc.
 10989 Trade Center Drive
 Suite 125
 Rancho, CA 95670

J.C. Broderick & Associates, Inc.

420 Lake Avenue
 Saint James, New York 11780
 (631) 584-5492

Industrial Hygiene Services

COST

Mold and Moisture Assessment
 Hyatt Regency Grand Cayman Resort
 Seven Mile Beach
 Grand Cayman, British West Indies
 Dates October 31, 2004 thru November 13, 2004

Industrial Hygiene Services

Partner Principal	(Brendan G. Broderick)				
\$110.00 per hour	36 hours QC + support				3,960.00
Senior Professional Supervisor	(Robert H. Pearall)				
\$100.00 per hour @	12 hours per day @	14 days			16,800.00
Staff mid/level professional	(Drew Zimmerman)				
\$80.00 per hour @	12 hours per day @	14 days			13,440.00
Associate Junior professional	(Kristen Gabriel)				
\$55.00 per hour @	12 hours per day @	14 days			9,240.00
Sample Equipment					
Tranex Survey Encounter Moisture Meter	2 units @	\$5.84 per unit/per day @	14 days		163.52
Delmhorst BD-2100 Moisture Meter	1 unit @	\$2.38 per unit/per day @	14 days		33.32
Supco Thermo Hygrometer	1 unit @	\$0.63 per unit/per day @	14 days		8.82
Boroscope	1 unit @	\$7.08 per unit/per day @	14 days		99.12
Zetron Bio Pump	2 units @	\$16.04 per unit/per day @	14 days		449.12
Flexcam Interfer Camera	1 unit @	\$372.32 per unit/per day @	14 days		5,212.48
Laboratory Analysis					
Air-O-Cell Cassette Analysis Method M-001	40 samples @	\$95.00 per sample			3,800.00
Swab Sample Analysis Method M-041	3 samples @	\$105.00 per sample			315.00
Air-O-Cell Cassettes	4 Boxes (200 cass.) @	-3356.16 per 50 count box			1,424.64
Salt Spary IAW ASTM B117 168 hour exposure	2 samples @	\$355.00 per sample			710.00
Miscellaneous Expenses					
Transportation	Rental car for 7 days				351.60
Lodging	Expenses for four (3) individuals				6,990.00
Meals	\$60.00 per day per person Per-Diem				2,520.00
Airfare					0
Communication	Expenses for three (3) individuals				2,133.59
Incidentals	Bottled water, Batteries, Work Permits, etc....				2,727.70
+ Seven Percent (7%) Service Charge on Miscellaneous Expenses					1,026.40

INVOICE TOTAL

\$ 71,345.31

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INVOICE

Project #: 04-6538-5
 Date: 12/01/04
 PPB
 RP

Bill To:

Mr. Norman Taylor
 GAB Robins North America, Inc.
 10989 Trade Center Drive
 Suite 125
 Rancho, CA 95670

J.C. Broderick & Associates, Inc.

420 Lake Avenue
 Saint James, New York 11780
 (631) 584-5492

Industrial Hygiene Services

COST

Mold and Moisture Assessment
 Hyatt Regency Grand Cayman Resort
 Seven Mile Beach
 Grand Cayman, British West Indies
 Dates: November 14, 2004 thru November 27, 2004

Industrial Hygiene Services	(Brendan G. Broderick)			
Partner Principal	@	21 hours QC + support		2,310.00
Senior Professional Supervisor	@	12 hours per day (Robert H. Pearsall)	9 days	12,000.00
Senior Professional Supervisor	@	12 hours per day (Edward J. McGuire III)	7 days	8,400.00
Staff mid/level professional	@	12 hours per day (Drew Zimmerman)	14 days	13,440.00
Associate Junior professional	@	12 hours per day (Kristen Gabriel)	14 days	9,240.00
\$55.00 per hour	@	12 hours per day	14 days	163.52
Sampling Equipment				33.32
Tranex Survey Encounter Moisture Meter	2 units @	\$5.84 per unit/per day @	14 days	8.82
Dehnorst BD-2100 Moisture Meter	1 unit @	\$2.38 per unit/per day @	14 days	99.12
Supco Thermo Hygometer	1 unit @	\$0.63 per unit/per day @	14 days	449.12
Boroscope	1 unit @	\$7.08 per unit/per day @	14 days	5,212.48
Zetion Bio Pump	2 units @	\$16.04 per unit/per day @	14 days	
Flexcam Infrared Camera	1 unit @	\$372.32 per unit/per day @	14 days	
Laboratory Analysis				2,470.00
Air-O-Cell Cassette Analysis Method M-001		26 samples @	\$95.00 per sample	
Miscellaneous Expenses				1,535.31
Transportation		Rental car for 21 days (7 days from period of invoice #4, bill not received in time to be included)		6,105.00
Lodging		Expenses for four (4) individuals		2,440.00
Meals		\$60.00 per day per person Per-Diem (44 total days)		1,415.29
Airfare		Expenses for two (2) individual		30.63
Communication		Expenses for three (3) individual		762.00
Incidentals		Bottled water, Batteries, Gas, etc....		843.38
		+ Seven Percent (7%) Service Charge on Miscellaneous Expenses		

INVOICE TOTAL

\$ 66,717.99

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INVOICE

Project #: 04-6538-6
 Date: 12/16/04
 PPP
 RPP

Bill To:

Mr. Norman Taylor
 GAB Robins North America, Inc.
 10989 Trade Center Drive
 Suite 125
 Rancho, CA 95670

J.C. Broderick & Associates, Inc.

420 Lake Avenue
 Saint James, New York 11780
 (631) 584-5492

Industrial Hygiene Services

COST

Mold and Moisture Assessment
 Hyatt Regency Grand Cayman Resort
 Seven Mile Beach
 Grand Cayman, British West Indies
 Dates: November 28, 2004 thru December 11, 2004

Industrial Hygiene Services			
Partner Principal	(Brendan G. Broderick)		1,870.00
\$110.00 per hour	17 hours QC + support		
	(Robert H. Pearsall)		
Senior Professional Supervisor	12 hours per day	14 days	16,800.00
\$100.00 per hour	@		
	(Edward J. McGuire III)		
Senior Professional Supervisor	12 hours per day	1 days	1,200.00
\$100.00 per hour	@		
	(Drew Zimmerman)		
Staff mid/level professional	12 hours per day	14 days	13,440.00
\$80.00 per hour	@		
	(Kristen Gabriel)		
Associate Junior professional	12 hours per day	14 days	9,240.00
\$55.00 per hour	@		

Sampling Equipment			
Tranex Survey Encounter Moisture Meter	2 units	@	\$5.84 per unit/per day @
Deinhorst BD-2100 Moisture Meter	1 unit	@	\$2.38 per unit/per day @
Supco Thermo Hygometer	1 unit	@	\$0.63 per unit/per day @
Boroscope	1 unit	@	\$7.08 per unit/per day @
			14 days
			14 days
			14 days
			14 days
			14 days
			14 days

Laboratory Analysis
 Air-Cell Cassette Analysis Method M-001 18 samples @ \$95.00 per sample

Miscellaneous Expenses			
Transportation	Rental car for 14 days		999.76
Lodging	Expenses for four (4) individuals		6,600.00
Meals	\$60.00 per day per person Per-Diem (43 total days)		2,580.00
Airfare	Expenses for two (2) individual		793.15
Communication	Expenses for three (3) individuals		1278.79
Incidentals	Bottled water, Batteries, Gas, etc....		145.00
+ Seven Percent (7%) Service Charge on Miscellaneous Expenses			867.42

INVOICE TOTAL

\$ 57,823.90

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INVOICE

Project #: 04-6538-7
Date: 01/02/04
PPB RP

J.C. Broderick & Associates, Inc.

420 Lake Avenue
Saint James, New York 11780
(631) 584-5492

Bill To:

Mr. Norman Taylor
GAB Robins North America, Inc.
10989 Trade Center Drive
Suite 125
Rancho, CA 95670

Industrial Hygiene Services**COST**

Mold and Moisture Assessment
Hyatt Regency Grand Cayman Resort
Seven Mile Beach
Grand Cayman, British West Indies
Dates: December 12, 2004 thru December 25, 2004

Industrial Hygiene Services

Partner Principal (Brendan G. Broderick)
\$110.00 per hour @ 9 hours QC + support
Senior Professional Supervisor (Robert H. Pearsall)
\$100.00 per hour @ 17 hours QC + support
Associate Junior professional (Kristen Gabriel)
\$55.00 per hour @ 12 hours per day @ 5 days

990.00

1,700.00

3,300.00

Laboratory Analysis

Air-O-Cell Cassette Analysis Method M-001

19 samples

@

\$95.00 per sample

1,805.00

Miscellaneous Expenses

Transportation Rental car for 5 days
Lodging Expenses for one (1) individual
Meals \$60.00 per day per person Per-Diem (5 total days)
Airfare Expenses for two (1) individual
Communication Expenses for three (1) individuals
Incidentals Hyatt office and food charges, Bottled water, Batteries, Gas, etc....
+ Seven Percent (7%) Service Charge on Miscellaneous Expenses

429.95

825.00

300.00

605.67

0.00

2,972.00

359.28

INVOICE TOTAL**\$ 13,286.90**

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