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To Whom It May Concern

Dear Sir/Madam

We had occasion to use Cleary Callanan in a recent major fire insurance claim. Sean Cleary was the main person who handled and managed the process.

Sean impressed us greatly with his professionalism and judgment in a very difficult and important negotiating process. His ability to ascertain the facts, understand the issues and to negotiate were critical in achieving our successful result.

I would have no hesitation in recommending Cleary Callanan and Sean in particular to advise any company or person in preparing and formulating an insurance claim.

If you wish to discuss the above I would be delighted to speak with you.

Yours faithfully

A handwritten signature in black ink, appearing to read "D. Gavagan", with a long horizontal flourish extending to the right.

David Gavagan
Senior Partner

HIBERNIA CAPITAL PARTNERS LIMITED

Directors: Shane Reihill (Chairman), Christopher Brady, David Collier, David Gavagan, Niall Mc Fadden (Managing Partner), Charles Ortel, Frank Reihill, John Reihill Jr., John Bolger (Company Secretary)
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