

LUCHAY & ASSOCIATES

INSURANCE CLAIMS INVESTIGATIONS
STATE LICENSE # PI013550

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LOS ANGELES
ORANGE COUNTY
SAN DIEGO
SAN BERNARDINO

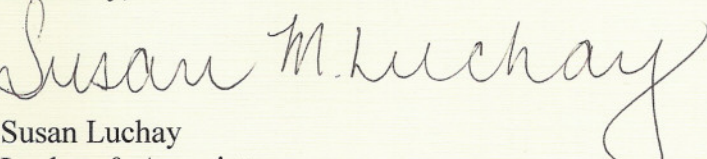
September 23, 2005

To Whom It May Concern:

Aaron Emerson has been an employee of Luchay & Associates since October 12, 2002. During that time I have found Aaron to be a conscientious, dependable individual and an asset to our company. Aaron had many responsibilities while working with Luchay & Associates and was very good at multi-tasking. He showed constant enthusiasm when provided the opportunity to learn something new and frequently provided valuable assistance during projects.

It is with profound sadness that we wish him well in his future endeavors as he departs Orange County.

Sincerely,



Susan M. Luchay

Susan Luchay
Luchay & Associates