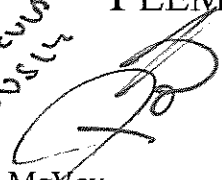


MEGAN,
THIS IS A FANTASTIC
RIDDERSMAN OR DON
UP BE SHILL AS A LAWYER. DON'T
SOON IN SWIMMER IS THIS SHOW
JOB. CONGRATULATIONS ON A
DOWNE. BUHOVSLH

WHALEN, FIRESTONE, LANDSMAN,
FLEMING, DIXON & MATSON LLP



June 18, 2002

Patrick D. McVey
Riddell Williams P.S.
1001 Fourth Avenue Plaza
Suite 4500
Seattle, WA 98154-1065

Re: Megan E. McCloskey

Dear Mr. McVey:

I understand that you are the Managing Principal at Riddell Williams P.S. I have been working closely with your former colleague, David Hoff, and your associate, Megan McCloskey, while representing co-defendants in the lawsuit against the former Chairman, President and General Counsel of KPS brought by the Office of Insurance Commissioner.

I am writing to express my very high regard for Megan McCloskey. Megan and I spent hundreds of hours together conducting witness interviews and attending depositions, document productions and court hearings. We discussed strategy and shared many drafts of pleadings and volumes of correspondence.

I cannot recall having been so impressed by a young lawyer with her limited experience. Her demeanor was very professional and pleasant. She was conscientious, hard working and well organized. She was bright and savvy about tactics and strategy. She possessed both common sense and a strong intellect. She was confident, but not cocky. She was tenacious and tough, without being abrasive or obnoxious. She would not let herself be pushed around or intimidated, but was humble enough to get advice and be deferential when appropriate. She was also a lot of fun to work with, had a good sense of humor and a great laugh. She is a fine attorney with a very bright future.

You have a winner in Megan McCloskey.

Very truly yours,



R. Broh Landsman

RBL:nb