GENTRY HOUSE CLOTHIERS

INDEPENDENCE MALL WILMINGTON, NC 28403 (910) 392-1338 FAX (910) 392-2857

MARCH 26, 1997

ADJUSTERS INTERNATIONAL P.O. BOX 90 UTICA, NEW YORK 13503-0090

DEAR GENTLEMEN:

IT IS MY PLEASURE TO WRITE A LETTER OF RECOMMENDATION FOR YOUR FINE COMPANY.

AS YOU KNOW WE HAD JUST ABOUT DECIDED TO SETTLE OUR CLAIM FOR LOSSES INCURRED FROM DAMAGE SUFFERED FROM HURRICANE FRAN IN SEPTEMBER 1996. AFTER DISCUSSING OUR OPTIONS WITH ADJUSTERS INTERNATIONAL WE DECIDED TO EMPLOY YOUR SERVICES.

THE OUTCOME AFTER YOU BECAME INVOLVED WAS DRAMATIC. YOU BASICALLY DID EVERYTHING YOU SAID YOU COULD DO. YOU KNEW THE PLAYERS INVOLVED WITH OUR INSURANCE COMPANY AND KNEW HOW THEY OPERATED. THAT ALONE MADE THE OUTCOME OF OUR SETTLEMENT MUCH GREATER. YOUR KNOWLEDGE OF HOW TO DEAL IN AN AREA THAT WE HAD LITTLE OR NO EXPERIENCE IN WAS WELL WORTH YOUR FEE. NEEDLESS TO SAY ANYTHING MORE WE WERE EXTREMELY PLEASED WITH YOUR SERVICES AND THE SPEED AT WHICH YOU RESOLVED OUR CLAIM. WE RECEIVED SUBSTANTIALLY MORE THAN WE COULD OR WOULD HAVE SETTLED FOR IF WE HAD CONTINUED TO NEGOTIATE ON OUR OWN.

AGAIN THANKS FOR A JOB WELL DONE ON OUR BEHALF AND WE WISH YOU MUCH CONTINUED SUCCESS IN THE FUTURE.

S. KENDALL REGISTER

PRESIDENT