

**GREATER TOPSAIL AREA CHAMBER OF COMMERCE
AND TOURISM**

**P.O. Box 2486, Surf City, NC 28445
(910) 328-4722 1-800-626-2780**

December 12, 1996

Adjusters International Corporate Office
126 Business Park Drive
Utica, New York 13503-0090

Attn.: John Marini

Dear John:

We are pleased with the relationship established between the Chamber of Commerce and Adjusters International. The service Adjusters International has provided our residents, business and property owners in the aftermath of Hurricanes Bertha and Fran has been of a most professional nature.

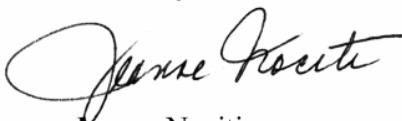
We have recieved many compliments on the quality of the seminar you held under our sponsorship. The information provided was invaluable to those who experienced losses from the hurricanes. It answered many questions and was presented in such a manner that enabled participants to decide if they were interested in handling their own claims or if assistance would be valuable.

Each and every representative we met from your company was cooperative, friendly and willing to help. We were particularly pleased to know that they would provide information whether the person questioning was a client or not. Many conversations were impromptu in local restaurants where an adjuster's meal was interrupted, and still information and advice was willingly given.

In particular, I'd like to compliment Russ Richards and Al Favro for their determination and perseverance in dealing with the insurance company adjusters. Their expertise in understanding insurance policies led to fair settlements for the client.

We pray there are no more disasters in the Topsail Area in the years to come, but if there are, disaster assistance from Adjusters International will be most welcomed.

Sincerely,



Jeanne Nociti
Executive Director