

Bahamas Telecommunications Corporation

P.O. BOX N3048 NASSAU, BAHAMAS
TEL. (809) 323-4911



9 November, 1993

Adjusters International
Professional Loss Consultants
22 Elizabeth St.
P.O.Box 90
Utica, New York, 13503-0090
U.S.A.

Dear Sirs:

RE: Mr. Martin Smith - Loss Consultant

It is with great pleasure that I offer on behalf of Bahamas Telecommunications Corporation, our thanks and appreciation for the courteous and professional services provided to us by your Mr. Martin Smith, in preparing and negotiating a very successful settlement with our Insurers in respect to the above claim.

With Martin's assistance and advice, this whole exercise progressed in the most efficient manner, and resulted in us obtaining a very satisfactory settlement from our Insurers.

Again, thanks to your Firm and Martin for a job well done.

Yours sincerely,

Barrett A. Russell
General Manager
Bahamas Telecommunications Corporation

BAR:CBH:rmm

Bahamas Telecommunications Corporation

P. O. BOX N-3048 NASSAU, BAHAMAS
TEL. (242) 302-7000



May 15, 2001

Mr. Martin B. Smith
Executive General Adjuster
Adjusters International
805 University Square Building
4625 Fifth Avenue
Pittsburgh, PA 15213

Dear Mr. Smith,

RE: Opinion on Policy Renewal

Thank you for your fax transmission on 25th April 2001. I wish to thank you for the advice and assistance given to us in response to my request for guidance on restructuring our All Risks Policy.

Your comments and recommendations have gone a long way in assisting us to avoid the many pitfalls we encountered with our claim resulting from Hurricane Floyd.

Thank you once again for your help.

Yours sincerely,



Arlington G. Rahming (Mr.)
Senior Manager
Logistics & Expenditure Management

AGR/cmf

cc: Mr. Karam S. Bhogra, Financial Consultant

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