



RTI INSURANCE SERVICES

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July 26, 1999

Eric N. Bernard
Adjusters International
133 Rollins Avenue, Suite One
Rockville, MD 20852-4004

Agency Offices:

Pittsburgh, PA
New Castle, PA
Ft. Myers, FL
Ft. Myers Beach, FL

Dear Eric:

Just a quick note to express my extreme satisfaction with the work done by you and your staff concerning my client's recent property loss. Through your hard work you were able to allow my client to spend time organizing his business. In fact, I estimate that you were able to return him back to business two months earlier than he originally projected. Your services are excellent, and I would recommend that any broker faced with a claim consider recommending your services to his clients. Please feel free to use me as a reference as a satisfied customer at any time.

Sincerely,

A handwritten signature in black ink, appearing to read 'John M. Goda'.

John M. Goda, AAI
Vice President

JMG/bsh