



August 27, 1998

Harvey M. Goodman, SPPA
Adjusters International
4765 One World Trade Center
New York, New York 10048

Re: ABC Carpet Co., Inc.
D/L: 1/2/98

Dear Harvey:

I would like to take this opportunity to praise and commend your organization for the outstanding job that your professional staff did on our behalf concerning the above claim. The "hands-on" approach of your highly competent personnel only served to streamline and expedite the handling, processing and ultimate payment of this troublesome claim. Over the past 13 years, I have handled on behalf of ABC nearly all of the significant insurance claims incurred. I must say, that in this instance, the services rendered by Adjusters International ranked among the very best we have received in terms of claims processing. I would welcome any phone calls or correspondence from prospective clients to confirm ABC's satisfaction with the high standards and competency level of Adjusters International.

Very truly yours,

A handwritten signature in cursive script that reads 'Mitchell Falber'.

Mitchell Falber
Vice President/General Counsel

MF:lc