



Letter of Reference for Adjusters International and Mr. Drew D. Lucurell

I am very honored to be able to provide you with this letter of reference for Mr. Drew Lucurell and Adjusters International. We became aware of Mr. Lucurell and Adjusters International in the fall of 2002. Our company had suffered irreparable damage to our major piece of equipment in July of that year.

After trying to amicably work with our insurance carrier, Zurich Insurance, ourselves, we realized that our insurance carrier was not planning to be of any help sustaining our business operations in the near future. Our business and personal financial losses were far exceeding our ability to borrow money. My wife and I began suffering various forms of emotional and mental stress.

At the advice of our accounting firm we contacted Mr. Lucurell for help. Mr. Lucurell made a special trip from Seattle to visit with us and acquire in-depth knowledge of our situation. He immediately began work to resolve our dilemma in order to keep our company from being forced to close its' doors. Through his knowledge and experience he was able to persuade Zurich into further actions on the claim. He also was able to have partial settlement payments on the claim made allowing us to continue limited operations.

After our initial visit with Mr. Lucurell, he quickly came to understand that for Esprit to continue he not only needed to supply professional technical support, but he would also need to become emotionally supportive to my wife and I while maintaining a very professional relationship. I am very please to tell you that Mr. Lucurell was successful beyond anything we expected at that time.

As a result of Mr. Lucurell's efforts, we reached a settlement without having to go to court. We are still in business and have the opportunity now to regain our position in the marketplace and continue our growth as we experienced prior to July of 2002. We consider this a very special blessing. But, perhaps the greatest blessing we received through this tumultuous time was the lasting friendship of Drew Lucurell.

If my wife and I can be of any additional assistance to you, please contact us. We would be pleased to discuss the benefits of working with Adjusters International and the professionalism, knowledge and caring of Mr. Drew Lucurell. We look forward to hearing from you at any time.

Sincerely,

  
Skip Novakovich

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LTC, USAR (Ret)

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