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December 29, 2009

Gordon Scott, President
Adjusters International
400 Oyster Point Boulevard, Ste. 519
S. San Francisco, CA 94080

Dear Mr. Scott:

As counsel for the Mauna Kea Beach Hotel and Hapuna Beach Prince Hotel ("Mauna Kea Resorts"), I write this letter in appreciation for your and Adjusters International's efforts in reaching a satisfactory resolution to what could have easily been a very long and exhaustive litigation.

As you know, our client sustained major damage to both of its Hotels as a result of the Earthquakes that occurred on October 16, 2006. The losses were large and their claims were extremely complex. Several layers of insurance were involved.

Both Mauna Kea Resorts and this Firm recognized the need to retain professional services such as that provided by Adjusters International. Once retained, you were extremely helpful in handling the claims on behalf of the Client, from reviewing the policies, attending site inspections with the insurer's experts, attending meetings with the Client and assisting in quantifying the actual and potential losses. Your team conducted themselves with extreme diligence, integrity and absolute professionalism. With the assistance and guidance of these professionals, Mauna Kea Resorts reached an amicable resolution with the insurer.

We would-and do-recommend Adjusters International to anyone faced with the task of attempting to navigate a complex insurance claim.

With much appreciation and Aloha,



LANSON K. KUPAU

for

KOBAYASHI, SUGITA & GODA