



Continental Airlines, Inc.  
Ground Safety & Risk Management  
2929 Allen Parkway  
Suite 1562  
Houston TX 77019

December 4, 1998

Mr. Gordon Scott  
Vice President, Marketing  
Adjusters International  
3600 Wilshire Boulevard, Suite 300  
Los Angeles, California 90010

**RE: LETTER OF RECOMMENDATION**

Dear Gordon:

It is with utmost pleasure that I recommend Paul Migdal and Sandy Cho of Adjusters International.

Paul and Sandy assisted Continental Airlines, Inc. for several months on a business interruption claim. The claim was quite intricate for it involved a hub station that had been damaged by a typhoon.

I found Paul and Sandy to be professional and easy to work with. They exhibited experience in the claims process and provided Continental with the tools needed to finalize the claim. I appreciate their service to Continental, and it has been a pleasure working with them.

Sincerely,

A handwritten signature in cursive script, appearing to read "Monica Ho", written over the typed name.

Monica Ho  
Manager, Property & Casualty Insurance  
Risk Management  
Continental Airlines, Inc.

Cc: Paul Migdal  
Sandy Cho



GROUND SAFETY &  
RISK MANAGEMENT