



CCA Industries, Inc.
One James Center
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November 15, 1995

Mr. Harvey Goodman
Adjusters International
133 Rollins Avenue, Suite One
Rockville, VA 20852

Dear Harvey:

As you know, my trip to London last week was most successful. Thanks to the good work of you and Nicholas Balcombe, the settlement exceeded our expectations.

As you also know, our more than 300 locations in the United States and twelve foreign countries have made us a very complex organization. The professionalism and quick response time you and Nicholas both put forth is unparalleled in my business experience. I also absolutely plan to use your good services in the future and would highly recommend them to anybody who needs extremely professional loss handling work performed.

Thanks again, and the best of luck to Adjusters International.

Sincerely,

A handwritten signature in cursive script that reads "Beverley W. Armstrong".

Beverley W. Armstrong
Vice Chairman