



The Makai Club

March 24, 1994

Mr. John W. Marini
Adjusters International
22 Elizabeth Street
Post Office Box 90
Utica, New York 13503-0090

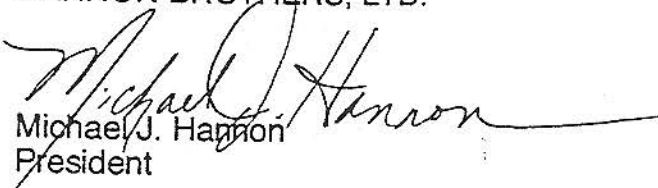
Dear Mr. Marini:

It is our pleasure to provide a recommendation for Adjusters International. You have proven to us to be proficient, skilled, and knowledgeable in your field.

Your organization has done an admirable job for our company, and we are most pleased to deal with you.

Again, we thank you for a job well done. We would not hesitate to recommend Adjusters International to other clients any time in the future.

Sincerely,
HANNON BROTHERS, LTD.


Michael J. Hannon
President

MJH/cmv