



May 19, 1999

Adjusters International  
252 Ponce de Leon Ave.  
Hato Rey, P.R. 00918

Attn: Mr. Gordon Scott, Vice President of Marketing

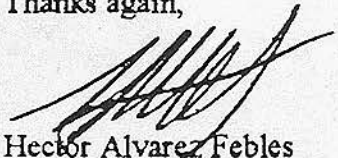
Dear Mr. Scott:

I would like to take this opportunity to thank you and your associates Gary Johnson, Jim Warren and Paul Migdal for your professional and diligent persistence in negotiating the damages caused to my marina by Hurricane Georges.

There is no doubt that the extensive knowledge and skills brought to this claim by your team, lead to a recovery amount in excess of what I had imagined. Your company has proven that it takes specialists to successfully deal with an insurance company.

I could not be happier with the efforts that your firm has put into this adjustment and would have no reservations about recommending others to your company.

Thanks again,



Hector Alvarez Febles  
President

Imo

**Marina Puerto Chico, Inc.**

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