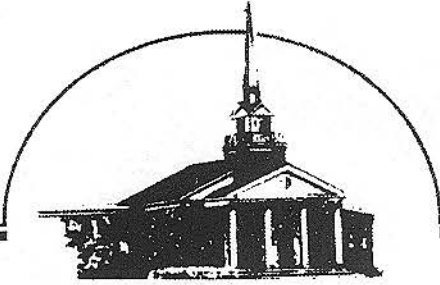


UNIVERSITY BAPTIST CHURCH

5520 University Boulevard W. / Jacksonville, Florida 32216

(904) 737-6330



Dr. Jack J. Dinsbeer, Pastor

Rev. Wayne A. Dinsbeer, Co-Pastor

January 19, 1994

Mr. John W. Marini
Adjusters International
P.O. Box 90
Utica, New York, 13503-0090

Dear Mr. Marini,

In October of 1992 our church experienced a fire resulting in the loss of two buildings. At first we thought we would try to handle the claim on our own. Upon the advice of our Board Adjusters International was hired to act on our behalf. We are very glad for this decision.

AI was very quick to begin work on our loss recovery program. Their knowledge of insurance plans proved most helpful, as they were able to go through our policies and interpret benefits foreign to our awareness. The result has been a much greater claims realization than we anticipated.

AI is continuing to work for us to recover replacement cost and extra expenses incurred for temporary facilities and furnishings.

We are indeed grateful for the work of David Dalgety and other AI staff who are helping settle our loss.

I highly recommend AI to anyone needing their services.

Sincerely,

Wayne A. Dinsbeer,
Co-Pastor