

First Mississippi Corporation

Post Office Box 1249 • Jackson, Mississippi 39215-1249
700 North Street • Jackson, Mississippi 39202-3095
(601) 948-7550 • FAX: (601) 949-0228

September 17, 1992

Mr. Alex L. Semegen
Adjusters International
Regional Office
3969 Convenience Circle, N.W.
Suite 203 - Post Office Box 36960
Canton, Ohio 44735

Dear Alex:

It is my pleasure to give a recommendation for Adjusters International, for a job well done. Most importantly, First Mississippi Corporation recovered more insurance monies with your guidance and support than had we decided to resolve the claim ourselves.

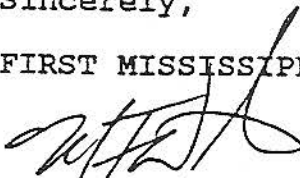
Your unique phased approach created a time frame for us to become extremely comfortable with A.I.'s abilities to represent our firm. Within that period we found your interaction with the accountants coupled with the management of the adjusters allowed for us to submit a comprehensive well documented claim.

I would like to point out that even though we have an extremely capable risk management staff, we are not staffed here or in operations with the personnel required to address large claims. The services you provide added value and were deserving of the fees.

Again, thank you and your organization for all your assistance. I would be happy to recommend your services to other clients.

Sincerely,

FIRST MISSISSIPPI CORPORATION


Mark F. Wilson
Corporate Risk Manager

MFW:tnb