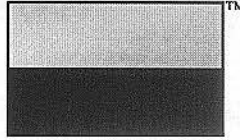


BORAL INDUSTRIES INC.



2859 Paces Ferry Road, Suite 1520
Atlanta, Georgia 30339
Telephone 770/801-8700
Facsimile 770/801-9922

April 1, 1998

Mr. Harvey Goodman, Principal
Adjusters International
133 Rollins Avenue, Suite 1
Rockville, Maryland 20852-4004

Dear Harvey,

I just wanted to take a moment to thank you for the fine work that Adjusters International has done, and continues to do, on behalf of Boral Industries in pursuit of a full recovery of insured losses as a result of our Western Ash Silo Collapse and on our Concrete Roof tile fire loss.

Your company, and in particular Tony D'Amico and Hayes Walker, has provided invaluable leadership in analyzing, assembling and presenting our claim, particularly in the complex area of business interruption.

Losses like these are always draining on the resources of an organization, and we appreciate the effort that you have gone through to reduce and/or minimize this impact.

I also appreciate how smoothly your team has interfaced with AON. I am sure that they would agree that your services contributed to a more orderly claims process and that your efforts were beneficial to the full and fair recovery of our loss.

Harvey, just like the first time we worked together in 1993, your team has provided a consistent, quality effort that is very much appreciated.

As in the past, I would be happy to talk with prospective clients of Adjusters International about our experience with respect to the concept of engaging professional loss consultants as advocates and especially with respect to my impressions of Adjusters International.

Thanks for the good work!

Kindest regards,

Steven G. Jones
Vice President and
Chief Financial Officer