



JACKSON
Post Office Box 12386

YACHT CLUB
Jackson, Mississippi 39236-2386

December 9, 1999

Mr. Patrick W. Bickford
Adjusters International
602 Park Point Drive
Suite 206
Golden, Colorado 80401

Re: Jackson Yacht Club Fire Loss

Dear Pat:

Under separate cover, you should be receiving a check to Adjusters International for its portion of our club's fire loss claim. It's not often that writing such a check is a pleasure, but I can truthfully say that AI's involvement in our fire loss caused our legitimate bottom line claim and ultimate payment to exceed everyone's expectations. None of us would ever have realized the hidden costs in rebuilding, code upgrades, loss of income, temporary operations, etc. without your assistance. I'm also convinced that the insurance company would never have recognized or paid more than a fraction of our real loss without AI's early and aggressive involvement.

AI has been a godsend to our club and I wanted you to know how much we appreciate all the long hours, quick responses, and skilled work that AI put into our claim. You earned your fee many times over and we all thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "RL Wells", written over the word "Sincerely,".

Robert L. Wells

RLW/gdt

Member: GULF YACHTING ASSOCIATION
UNITED STATES SAILING ASSOCIATION