



Lancaster Co.

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April 20, 1998

Mr. Drew Lucurell
Mr. Jim Donovan
Adjusters International
305 East Pine Street
Seattle, Wa. 98122

Dear Drew and Jim,

Enclosed with this letter is my check which covers your fee for the final settlement payment from MSI Insurance.

I cannot begin to tell you both how happy I am with the services Adjusters International provided in negotiating with MSI toward the settlement of our claim for damages from the excessive snow loss to my warehouse in December, 1996.

As you know, I started negotiating with their adjuster on my own after the loss occurred. That was perhaps the worst business decision I have ever made. I finally realized that I needed representation by someone who was an expert in insurance losses. By the time I engaged your services MSI had already had their own consulting engineer look at the building and had recommended a repair plan that was totally unacceptable. It took Adjusters International to undo that plan and negotiate the settlement to which we agreed.

Based upon the offer to settle made by MSI before Adjusters International intervened and the one we finally accepted, the final settlement was nearly three times the original offer. Or to put it another way, I received an additional sum of money that was twelve times more than the fees Adjusters International charged me. That was a good investment!

If you wish to share this letter with other potential clients feel free to do so. Also, if a potential client wishes to, I would be more than happy to visit with them either personally or on the phone.

Once again, thank you both for the great job you did for me.

Sincerely,

Lowell Lancaster

Lowell Lancaster

