



Purity Bakery Ltd.

MEMBER-SUNSHINE GROUP OF COMPANIES

August 2nd. 1991

Mr. Martin B. Smith
Adjusters International
603 Park Lane Building
Santiago Iglesias Street
Condado,
San Juan, Puerto Rico 00907

Dear Martin:

I apologize for not writing this letter sooner. I would like to take this opportunity to thank you and your staff for doing an outstanding job in settling Purity Bakery's claim in record time.

When we had our devastating loss in October 1990, I was very skeptical about hiring an adjuster to represent us. That skepticism quickly disappeared and without the help of you and your associates several things would have happened.

The claim would not have been settled as rapidly as it was; we would not have received the prepayment that was much needed to replace our inventory; and lastly, we would not have received anywhere near the amount that was due to us.

Again, I would like to thank you and your organization for a very professional job well done.

Sincerely yours,
PURITY BAKERY LIMITED

William J. Holland
Vice President/Managing Director