ARTHRITIS ASSOCIATES Jeffrey E. Poiley, M.D.

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December 27, 1994

Adjusters International Regional Office 201 Park Place - Suite 206 Altamonte Springs, FL 32701

RE: Pasqualli Cuccaro

To Whom It May Concern:

After our recent roof collapse and flood of part of our business, we hired Mr. Cuccaro as an Independent Adjuster to help us obtain insurance reimbursement for our loss which the company adjuster said was not covered by insurance. Mr. Cuccaro did an excellent job in making sure that the coverage stipulated in our policy was carried out and we have received full payment for our loss. We wish to thank him very much for his work.

Sincerely yours,

Jeffrey E. Poiley, M.D.

JEP/cla