

September 28,1997

Phil Davidson Adjusters International

Dear Phil,

Thank you so very much for all of your help in settling our claim. Under no circumstances would I attempt to do this without help.

Please feel free to have any potential clients call me personally if they have questions about you or your company. I sat at a table and watched as you literally put money back into our pockets. There was language in our policy I would never have been able to interpret and I would or could have lost those benefits.

Again, thank you Phil, and Adjusters for all you did.

Gratefully and sincerely,

Rick W. Porter, CEA General Manager

RWP:1h

cc: Phil Davidon

AOS Personal File