

# Bahamas Telecommunications Corporation

P.O. BOX N3048 NASSAU, BAHAMAS  
TEL. (809) 323-4911



9 November, 1993

Adjusters International  
Professional Loss Consultants  
22 Elizabeth St.  
P.O.Box 90  
Utica, New York, 13503-0090  
U.S.A.

Dear Sirs:

RE: Mr. Martin Smith - Loss Consultant

It is with great pleasure that I offer on behalf of Bahamas Telecommunications Corporation, our thanks and appreciation for the courteous and professional services provided to us by your Mr. Martin Smith, in preparing and negotiating a very successful settlement with our Insurers in respect to the above claim.

With Martin's assistance and advice, this whole exercise progressed in the most efficient manner, and resulted in us obtaining a very satisfactory settlement from our Insurers.

Again, thanks to your Firm and Martin for a job well done.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Barrett A. Russell". The signature is fluid and cursive, written over a horizontal line.

Barrett A. Russell  
General Manager  
Bahamas Telecommunications Corporation

BAR:CBH:rmm

# Bahamas Telecommunications Corporation

P. O. BOX N-3048 NASSAU, BAHAMAS  
TEL. (242) 302-7000



May 15, 2001

Mr. Martin B. Smith  
Executive General Adjuster  
Adjusters International  
805 University Square Building  
4625 Fifth Avenue  
Pittsburgh, PA 15213

Dear Mr. Smith,

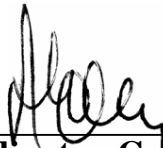
**RE: Opinion on Policy Renewal**

Thank you for your fax transmission on 25<sup>th</sup> April 2001. I wish to thank you for the advice and assistance given to us in response to my request for guidance on restructuring our All Risks Policy.

Your comments and recommendations have gone a long way in assisting us to avoid the many pitfalls we encountered with our claim resulting from Hurricane Floyd.

Thank you once again for your help.

Yours sincerely,



**Arlington G. Rahming (Mr.)**  
*Senior Manager*  
*Logistics & Expenditure Management*

AGR/cmf

cc: Mr. Karam S. Bhogra, Financial Consultant