

Mr. John W. Marini Director of Sales & Marketing Adjusters International 22 Elizabeth Street P.O. Box 90 Utica, New York 13503-0090

Dear Mr. Marini:

During 1993 we had two separate occasions where we recommended the services of your company to two long standing clients.

In both cases your professional, complete and timely services in dealing with our insurance carriers resulted in fair and reasonable settlements for both clients.

Les Ibur and your St. Louis office should be commended for a job well done. Moreover, I have just recently referred two substantial claim matters to Les, knowing these individuals will receive equally competent services from your company.

Very truly yours,

TAYLOR-MORLEY MANAGEMENT CO.

Sibert & meel

Robert C. Meier, President

RCM/hjs

cc: Les Ibur