

June 30, 2005

From: Karl E. & Eva (Jackie) Heberlein
2136 Whispering Pines Blvd.
Unit # 2
Navarre, FL 32566

To: Ronald Cuccaro
President Adjusters International
6767 N. Wickham Road
Suite 400
Melbourne, FL 32940

Dear Mr. Cuccaro:

When we were approached by one of our friends about hiring Adjusters International to handle our claim when dealing with our insurance adjusters after our home was severely damaged by Hurricane Ivan, we were a little apprehensive.

Even after talking to your loss consultant we still weren't sure. Although, as it turns out, everything he said would happen, happened. So, after discussing the situation and reviewing the information about how your firm had helped other clients, we decided it would be worth the percentage we would have to pay to not have to deal with our insurance companies, especially our homeowner's claim.

We were privileged to end up with John Bonfiglioli handling our claim. We were impressed with John, especially with his excellent people skills. After our initial meeting with our homeowner's (Vanguard) adjuster we were glad we had hired you. Vanguard initially offered us XXXXXXXX and thanks to John's efforts, we obtained a wind settlement of approximately XXXXXX. Plus, he fought hard and got us a substantial temporary living allowance.

John also handled our flood claim and made sure we got the building limit of XXXXXX and a good settlement on the contents flood claim. If it had not been for John's help, we would not have obtained the settlement we received. Hiring your firm was well worth the money.

John dealt with all parties professionally and kept us informed throughout the entire process. We would like to commend John and your firm for a job well done. We would be happy to recommend your firm to potential future clients. God forbid, if we were to have another disaster, we would not hesitate to hire your firm again. Again, thank you for a job well done.

Sincerely,

Karl and Jackie Heberlein

Karl E. Heberlein
Jackie Heberlein