

POWNAL COMMUNITY CARE HOME

CHURCH STREET

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To: John Militello and Bob Weseman Adjusters International

October 19, 1999

From: Gene and Ruth Elander, Proprietors, P.C.C.H.

Thanks for the absolutely outstanding work you and others at Adjusters International did in order to secure a full and fair settlement of the insurance claim resulting from our recent fire loss. Frankly, your services were invaluable.

It was clear from our initial discussion with the insurance company representative that the loss would be minimized at their end. I do not say this to criticize them; minimizing claim payments is their responsibility. However, there is no doubt that we were at a severe disadvantage in this case unless we had our own representatives to counterbalance the company focus on limiting claims. This was particularly important in our case, since business losses are much more complex and harder to evaluate than home damage. Some dimensions of our loss would never have occurred to us—but Adjusters International was well aware of all relevant factors, and brought them to the insurer's attention. The result was a substantially-higher settlement.

Please share this unsolicited letter with anyone interested in your services; we would be happy to provide further information.