

October 31, 2008

Ron Cuccaro, SPPA
Adjusters International, Inc
Corporate Office
126 Business Park Drive
Utica, New York 13502



Dear Ron:

I'm writing this letter after having recently received your email thanking us for letting you work on our claim. To be honest, I'm a little embarrassed that I haven't written before this, I had meant to write last week after the claim was settled.

Let me start by saying, on the contrary, it is us who should be thanking you and the whole team at Adjusters International for what was simply an outstanding job on our behalf. I think I told you this before, but after the fire when you all came in and made the presentation, I think it took us about a minute to decide that Adjuster International ought to represent us with the fire we had just had. That was the best decision that we probably ever made.

As you know, the claim now has been settled and we are extremely pleased with the settlement. It will allow us to do all of the things we need to do to restore the bottling building to usable condition, as well as build a new warehouse to replace the space that was lost and add new equipment that will improve our operations. Net, we will end up in a much better place than we were on May 28th, the day before the fire.

I know this was a complicated claim and that there were a lot of pieces in the works. Richard did an outstanding job of keeping track of all of the various elements and was able to work through all the issues with Bill Gusses from Chubb. Most importantly, in the end he achieved an extremely fair resolution of the claim.

The other element that I have to comment on is all of the numerous issues that Richard helped handle during those early days after the fire, getting us cleaned up and back in business as soon as possible. That kind of disaster, the turmoil that goes along with it and all the people who rush in to "supposedly" help you is extremely confusing. No businessman ever wants to understand all those issues that are totally foreign to the business he knows. To have someone be able to step in and help make the decisions and get you back in business is extremely helpful. Richard always knew what we ought to do next, who we should call about the problem and what was fair and what wasn't. He gave us great advice throughout the process and I suppose in some cases made the decision for us without us even knowing. However it happened we are extremely grateful for his help during this difficult period.

Ron, again, I can't say enough about Adjusters International and the whole team that kept track of the numbers, worked through the issues, helped us achieve a very fair settlement and got us back in business. You should be extremely proud of the work your team does. They are truly outstanding partners in a time of need.

Very truly yours,

THE MATT BREWING COMPANY

Nicholas O. Matt
President

NOM/amm
NOM/fire/Cuccaro-102908

THE MATT BREWING COMPANY

811 Edward Street • Utica, New York 13502-4092 • Phone: 315-624-2400 • Fax: 315-624-2401
www.SARANAC.com • e-mail: info@saranac.com

Saranac Pale Ale • Saranac Black & Tan • Saranac Adirondack Amber • Saranac Limited Releases • Saranac Root Beer



MATT

The Matt Law Firm, PLLC
258 Genesee Street, Suite 305
Utica, New York 13502

Attorneys at Law

315.624.7360

Fax: 315.624.7359

Francis X. Matt III

Direct line: (315) 624-7362
fmatt@mattlawfirm.com

*Also admitted in:
Pennsylvania*

November 12, 2008

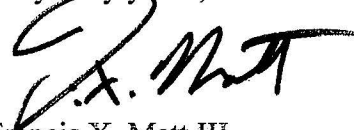
Ronald A. Cuccaro
President and CEO
Adjusters International
126 Business Park Drive
Utica, New York 13502

Dear Ron:

I wanted to add my thanks to Nick's and Fred's. Ironically, when your email of October 28 came through, I was in the middle of a tense mediation in Pittsburgh on the insurance coverage claim my client had brought against its product liability carrier. The coincidence of that timing underscored what a great result you, Richard, Steve and the rest of the team at Adjusters International accomplished for the Matt Brewery. My only complaint was that your efficient service did not generate any work for the struggling family lawyer!

When you have a moment, please have someone send me a couple of copies of your marketing brochures. I would like to pass them on to the insurance coverage specialists at Hiscock & Barclay and at Reed Smith in Pittsburgh.

Very truly yours,



Francis X. Matt III

FXM:pc

cc: Nicholas O. Matt
Alfred D. Matt