

Marshall Durbin

Marshall Durbin Companies

3125 Independence Drive, Birmingham, Alabama 35209, (205) 870-5800
Mailing Address:
P.O. Box 59748, Birmingham, Alabama 35259

Marshall Durbin, Jr.
President

August 4, 1995

Mr. John W. Marini
Director of Sales & Marketing
Adjusters International
Postal Box 90
Utica, NY 13503-0090

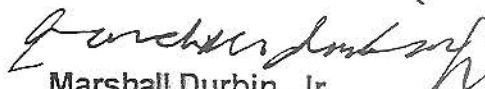
Dear Mr. Marini,

We recently received the final check in payment of a fire claim in one of our plants. We were pleased with the final settlement of this claim and it was a pleasure to work with Mr. D'Amico and his staff.

The claim involved buildings, equipment, inventories, business interruption and extra expense. Your knowledge and interpretation of our insurance policy helped us to gather the information needed for you to organize and prepare the claim. Your experience in preparing and negotiating the claim added value and expedited settlement. This arrangement allowed us to be involved in the claim and to be kept current on all developments, without disruption of business.

We would recommend the services of Adjusters International to others with similar needs.

Sincerely,
MARSHALL DURBIN COMPANIES



Marshall Durbin, Jr.
President