



SNYDER'S OF HANOVER, INC.

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SNACKS

March 7, 2000

Mr. Harvey M. Goodman
Mr. Barry A. Flax
Mr. Tony D'Amico
Adjusters International
133 Rollins Avenue, Suite 1
Rockville, MD 20852

Gentlemen:

As you well know, on June 1, 1999, a fire occurred in one of our large pretzel ovens in Hanover, Pennsylvania. The incident caused significant damage to the oven, required that it be shut down for a lengthy period of time and was a serious impediment to our production process. In order to resume operations and meet orders, we re-allocated the production from the damaged oven to other ovens/productions lines at our plant in Pennsylvania and also at our plant in Arizona. Additionally, we outsourced some of our production to a facility operated by another firm.

Shortly thereafter, it became known to us that several firms that we were familiar with had retained your firm to assist them in measuring such a loss and preparing the claim documentation to be submitted to the insurance carrier and the bevy of experienced experts that they retain. We proceeded to engage your firm and are certainly very fortunate that we made such a prudent business decision. Your skilled team of experienced adjusters and accountants immediately sorted through a voluminous amount of our financial records. You accurately defined the economic impact of this incident to include every detail of our compensable extra expenses and related labor and material inefficiencies.

We were able to maintain our production/shipment schedule and Adjusters International was able to identify income/extra expense losses that were overlooked by all other parties involved. Through the great detail and negotiating skills of your firm, we were able to expedite a settlement, which was absolutely in accordance with your documentation. I would highly recommend your firm to any organization that has suffered a loss as you clearly have a unique niche where your expertise is invaluable to any firm. You minimized our time and effort and allowed a chaotic incident to become much more palatable.

Very truly yours,

John Campbell
Manager, Finance and Accounting