

October 11, 2000

Office of the Vice-President and Treasurer

Mr. Ronald A. Cuccaro President/CEO Adjusters International 126 Business Park Drive PO Box 90 Utica, NY 13503-0090

Dear Ron:

Thank you for your help in resolving all the issues associated with our fire loss. Your advice and counsel as we went through this process was greatly appreciated.

Sincerely,

R. Barry White Vice President for Financial Affairs and Treasurer

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