



CHAMPLAIN VALLEY CARDIOVASCULAR ASSOCIATES

Walter D. Gundel, M.D., F.A.C.C.
Kevin T. Carey, M.D., F.A.C.C.
J. Christian Higgins, M.D., F.A.C.C.
Daniel S. Raabe, Jr., M.D., F.A.C.C.

Stanley M. Shapiro, M.D., F.A.C.C.
Joseph F. Winget, M.D., F.A.C.C.
Robert W. Battle, M.D., F.A.C.C.
Steffen Hilleman, M.D.

July 14, 2005

Darrin R. Checchia
Regional Manager, Adjusters International
125 Wolf Road
Albany, NY 12205

Dear Darrin:

It is with heart-filled thanks on behalf of Cathy, my family, and myself that I express to you our deep happiness and gratitude for the services that you provided for us following the loss of our home. Not only did you recover the stated limits of the policy but having understood the intricacies of our policy, you were able to achieve 40% in excess of the actual allowed recovery. This is a testimony to your talent, capability, and tenacity. We will forever be indebted to your outstanding abilities and efforts. I cannot imagine having had a better team in helping us through what was a tumultuous and painful period in our lives. If at anytime, we can be of service to you or any potential clients to have them have the benefit of your services, please feel free to have them contact me personally at any time. I would recommend your services to anybody under any circumstance.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stan', written in a cursive style.

Stanley M. Shapiro, M.D., F.A.C.C.

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Burlington

364 Dorset Street, Suite 1, South Burlington, VT 05403
Phone (802) 862-6312 • Fax (802) 658-3984

Middlebury

812 Exchange Street, Suite 2, Middlebury, Vermont 05753
Phone (802) 388-9884 • Fax (802) 388-1480

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6 Commons Street, Rutland, VT 05701
Phone (802) 773-5745 • Fax (802) 773-7936



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July 14, 2005

Ronald Cuccaro
CEO and President, Adjusters International
126 Business Park Drive
Utica, NY 13502

Dear Mr. Cuccaro:

I am writing to you to thank you for the outstanding services rendered by Darin Checchia on behalf of Adjusters International in realizing the recovery from the significant loss of our home in January 2004. I have the feeling that you are not surprised at seeing a letter from a client who has had Darin work on your behalf. Darin is an extraordinary young man who has the drive, tenacity, patience, and skills that allow him to effectively negotiate major losses such as the one that occurred to us. In the 18 months of our association, I found Darin's professionalism to be outstanding, his interest and compassion far superseding any expectation. He did an amazing job for us as I suspect you realize he does an amazing job for you. This is a man who, in my mind, obviously will be leading a company one day. You are very lucky to have such a talented person working with you and I felt it was very important that you know that my wife Cathy and I will forever be indebted to Darin for how he helped us through one of the worst times of our life.

With much gratitude,

Sincerely,

A handwritten signature in black ink, appearing to read 'Stan Shapiro', is written over a light-colored rectangular background.

Stanley M. Shapiro, M.D., F.A.C.C.

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