

January 6, 2008

Mike and Lisa Fair
10 Sevilla Drive
Clifton Park, NY 12065

Mr. Ronald Cuccaro, President
Adjusters International
126 Business Park Dr.
Utica, NY 13502

Dear Mr. Cuccaro,

I have to say, my husband and I were completely impressed with the work of your public adjuster, John Bonfiglioli. After our rental property suffered a major fire, we were at a loss what this would mean to us financially. Upon my first call to our insurance agent, we were "warned" about the public adjusters who we were told will come knocking on our door. They said they basically get a large percentage of any payment the insurance company would be paying us for anyway. I asked for some advice from my brother who recommended your company through word of mouth from one of his friends who had suffered a similar loss and highly recommended Adjusters International. As my brother pointed out, every dollar the insurance company saves, is a dollar directly out of our pockets. That being said, we made the phone call and quickly found John's services of use as he fought our insurance company over several areas of our policy for which we were told we had no coverage, including loss of rents and ordinance and law coverage. I truly did not know what coverage we had and would have taken the insurance company at their word believing they would know best what was included in our policy. At one point, the insurance company even consulted their lawyers telling John he was incorrectly interpreting our coverage. John held his ground, and at times had to go above our insurance adjusters head to get our case resolved. After much correspondence between John and our insurance company, it was decided that we were insured for all of this coverage and the insurance company promptly paid out our settlement.

John was able to get us 100% of our insurance coverage. His fee more than paid for the loss of rents alone. John was always accessible to us and our concerns. He kept on top of the insurance agent and best of all, kept us out of the stress of having to deal with the insurance company directly. Our property is still under construction after several months, and is finally starting to look like a home again. We are confident that we made the best financial decision in hiring Adjusters International. We will essentially have a brand new house completely paid for by the settlement and best of all, peace of mind knowing that we didn't have to get emotionally involved with the insurance company. We are especially grateful for all of the wonderful work done for us by John Bonfiglioli and Adjusters International. From the bottom of our hearts, Thank you!

Sincerely,

Handwritten signature of Mike and Lisa Fair in cursive script.

Mike and Lisa Fair