ASOCIACION DE CONDOMINES EL MONTE NORTE

OFICINA DE ADMINISTRACION
CONDOMINIO EL MONTE NORTE

January 4th, 2000

Adjusters International
Citibank Tower
252 Ponce de Leon Ave. 19th floor
Hato Rey, Puerto Rico 00918
Mr. Jay C. Evans
Regional Vice President

Dear Mr. Evans:

We would like to express our gratitude for the excellent performance in handling our hurricane Georges damages claim to the Integrand Assurance Co.

Back in February 99, even though your company came highly recommended , we had severe doubts on how to proceed and we were in need of direction because our original claim had been flatly rejected by the insurance company, but we went ahead and hired your company's services.

Now after several months of never ending negociating with the insurance company, we can honestly say that the decision to hire your company was one of the best decisions this board ever did.

Thanks to your total dedication , professionalism and will, we can say that we are completely satisfied with the final settlement you were able to work out for our home owner's association.

During the entire long and frustrating process that took place between your company in our behalf and the insurance company, your staff kept us informed of every detail, in a fast and very organized manner.

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Thanks to your dedication and commitment to us as clients, you kept me going, therefore I was able to maintain the full support of the owners to the end. The journey was difficult, even more difficult for us because after our claim was rejected the process to present a brand-new claim wasn't easy.

But you passed with flying colors even though we were dealing with an insurance company that showed a lack of seriousness and professionalism in several occasions.

Thanks again!

Cordially yours,

Wanda Luquis
President of the Board of Directors
3-98 to-12-99