

June 28, 2000

Mr. Darren L. Epstein, President
Counter Intelligence
9 S.W13th Street, 2nd Floor
Ft. Lauderdale, FL 33315

Dear Darren:

I would like to express my appreciation and gratitude for the excellent service we have received from your company. I must say that in my several years of handling claims I have not encountered a service similar to yours which provides such a wide range of investigation tactics and techniques. Our claims staff which consists of very experienced personnel shares my sentiments.

We are very glad to be associated with your company and I look forward to a long lasting relationship.

Very truly yours,



John W. Cubit
Vice President