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ADJUSTER

Re: Nevada Claims Adjuster/Investigator/Agent and Broker

Dear :

I am taking the liberty sending you a copy of Marcelino ("John") T. Natividad's professional resume in the event that you find yourself in need of someone with his experience and expertise to assist you in the handling of one or more of your future Nevada claims. As you can see, John is highly experienced in numerous insurance-related fields, and I can personally attest to his personal credibility and reliability in performing all of the professional services within the broad parameters of his resume. I have known John both personally and professionally for more than 20 years, and I would not be sending this letter to you if I did not believe that you will be thoroughly satisfied with any assignment that John might be asked to perform on behalf of you and your company with respect to almost any Nevada claim.

Thank you for your time and consideration, and please do not hesitate to contact either myself or Mr. Natividad directly if you have any additional questions or comments.

Sincerely,

CRAIG R. DELK

CRD/kc
Enc. as ref.