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July 14, 1999

RE: North American Insurance Consultants, Inc.
Harvey Garrett

PROPERTY INSURANCE CLAIMS

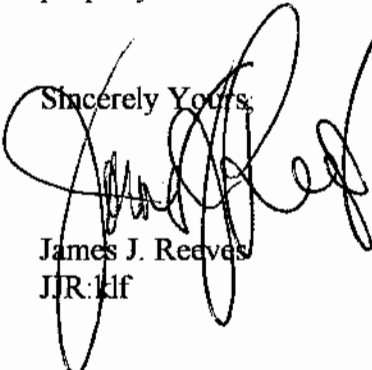
To Whom It May Concern:

I have had the pleasure working with Mr. Harvey L. Garrett on many commercial insurance losses resulting from hurricane damages in the Panhandle Area. During these past years his professionalism and insurance skills of property damages have proven excellent, as well as the recovery proceeds. I greatly appreciate someone with such a focused approach when handling such complicated issues. He is definitely an insurance appraiser / adjuster that I want working for my interests and me.

There is no doubt that his experience supersedes the ordinary adjuster's capabilities and his knowledge of claims handling for the policyholder is definitely superior. A key ingredient for obtaining successful settlements is Mr. Garrett's enormous capacity of detail and knowledge for property insurance claims.

I generally regard to him as my "SA" (Super Adjuster). In the event other situations arise I will highly recommend NAIC, Inc., Harvey L. Garrett and Patrick H. Garrett, to represent those with property losses and settling insurance claims.

Sincerely Yours,


James J. Reeves
JJR:kf