

Gary A. Dresden, M.D.

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April 29, 1996

Charles R. Tutwiler & Associates, Inc.
Public Adjusters and Loss Consultants
2203 N. Lois Avenue, #720
Tampa, FL 33607

RE: All Women's Health Center, Inc.
Fire Loss: August 21, 1995
August 29, 1995

Gentlemen:

I would like to take this opportunity to thank you and your staff for the excellent work you did on behalf of our medical organization. Your company had been referred to me by a good friend, a commercial builder, with whom I have consulted many times in the past on matters of construction.

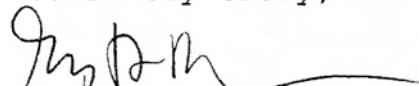
As physicians and business people, we simply did not have the time or knowledge to deal with the many issues facing us when our medical facility was destroyed by fire.

As a result of your professional expertise involving construction, medical equipment loss, restoration, salvage and business interruption, this claim was resolved in a timely manner. Furthermore, we were more than fairly treated with regard to economic impact.

I would highly recommend your firm and the professional service you provide to any physician or health group provider facing casualty losses.

Please feel free to use us for any future references. I am,

Yours very truly,



Gary A. Dresden, M.D.