



ADJUSTERS INTERNATIONAL

YOUR TEAM OF
INSURANCE PROFESSIONALS

HURRICANE LANE



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Contents

Why Choose Adjusters International	2
Your Team of Insurance Professionals	3
Meet Your Adjusting Team	4
We've Got the Experience You Need	5
We've handled Thousands of Insurance Claims resulting from every hurricane to have hit the U.S. and Caribbean in the past three decades.	6
What We Do for You	7
How We are Compensated	8
Selected Hurricane References	9
Who We Have Helped: National Client Profiles	24
Comments from Past Engagements	28
Selected Reference Letters	37

Why Choose **Adjusters International**

As the nation's premier disaster recovery consulting organization, we are focused on the principles of maximizing and expediting our clients' financial recovery from insurance claims. Adjusters International helps businesses and homeowners settle claims by assessing and documenting every detail of the loss.

We have more than 40 offices providing service throughout the United States, delivering a seamless, personalized response to your disaster recovery needs. We bring you decades of experience representing

the insured, successfully assessing and documenting losses, and negotiating with the insurance carrier for a smoother recovery.

The Adjusters International team has extensive experience guiding clients through the disaster recovery process resulting from every major disaster since 1985. Our approach is distinguished by the quality of staff we provide, the experience of our leadership team, and by the direct involvement of our principals in the day-to-day activities of a hurricane recovery operation.

Office Locations

Albany, NY
Anchorage, AK
Atlanta, GA
Austin, TX
Baltimore, MD
Boise, ID
Charlotte, NC
Chicago, IL
Dallas, TX
Denver, CO
Detroit, MI
Fort Lauderdale, FL
Honolulu (Oahu), HI
Houston, TX
Irvine, CA

Las Vegas, NV
Los Angeles, CA
Melbourne, FL
Nashville, TN
New Orleans, LA
New York, NY
Oklahoma City, OK
Omaha, NE
Phoenix, AZ
Pleasanton, CA
Portland, ME
Portland, OR
Provo, UT
Richmond, VA

Rochester, NY
Rockville, MD
Sacramento, CA
Salem, OR
San Diego, CA
San Francisco, CA
San Jose, CA
San Juan, Puerto Rico

Scranton, PA
Seattle, WA
Springville, NY
Surrey, British Columbia
Syracuse, NY
Utica, NY
Vancouver, British Columbia
Virginia Beach, VA



Your Team of **Insurance Professionals**

Every day, we contact businesses after difficult and disastrous events. The help we provide can assist you through this challenging time.

Many policyholders are surprised to learn that the insurance company doesn't automatically pay their insurance claim. In fact, it is the insured's responsibility to document and prove the extent of their loss in order to obtain compensation. When a disaster occurs, the insurance company has adjusters, building engineers, claims managers and supervisors, all representing their interests. Who do you have representing yours?

We work solely for you, the policyholder — never for insurance companies. We know what to do, whom to speak with, and how to fully recover all insurance monies due and get you back in business as quickly as possible.

For decades, our team has been guiding clients through the complicated process of preparing and settling property claims. We have unparalleled experience in settling major hurricane losses in North America and the Caribbean. With a staff that includes licensed adjusters, building estimators, inventory specialists, and accountants, we have the resources and expertise to help you get everything you're owed from the insurance company.

Our firm will review the details of your policy and evaluate the coverages that can be used to provide financial compensation. Our public adjusters prepare a complete, detailed assessment of your building, contents, business interruption, and extra expense losses for presentation to your insurer. We will present and support the claim, on your behalf, at meetings with the insurance company and their experts.



Meet Your **Adjusting Team**

Working on your side to Prove Your Claim to the Insurance Company

Experience, professionalism, and a deep-seated commitment to customer service are the hallmarks of our industry leadership.

The insurance company has their own adjuster and a team of experts to review your claim. When you choose to work with us, you bring the power of our knowledge and experience to the process.

We have the ability to immediately mobilize a team with specific expertise related to the demands of a given situation. This rapid response reflex gives us the ability to respond to widespread disasters with unprecedented flexibility and capacity.

What is vitally important in responding to the needs of your organization during a major disaster is the ability to respond with a team of skilled personnel to effectively and fully assess the damage to property and the complex systems and networks of your organization.

Adjusters International has more experienced disaster consultants, Senior Professional Public Adjusters (SPPAs) and Certified Professional Public Adjusters (CPPAs) than any other organization of its kind.



We've Got **The Experience** You Need

Our experience with hurricanes is unprecedented. Starting with Hurricane Elena in 1985, we have handled thousands of insurance claims resulting from every hurricane to have hit the U.S. and Caribbean in the past three decades.

In 2004 hurricanes Charley, Frances, and Ivan devastated Florida. Adjusters International responded with teams of adjusters, estimators, inventory specialists and disaster recovery specialists experienced in the Federal Emergency Management Agency (FEMA) Public Assistance (PA) program. A sampling of clients that we assisted in their recovery includes the City of Fort Myers; City of Sanibel; Harbor Branch Oceanographic Institution; Lee County Florida; Best Western Waterfront; Wausau Homes Inc.; and Indian River Exchange Packers Inc.

The following year, 2005, five of the season's seven major hurricanes — Dennis, Emily, Katrina, Rita and Wilma — were responsible for most of the damage. Hurricane Katrina caused the most catastrophic damage when a 30-foot storm surge caused flooding that inundated New Orleans and destroyed most structures on the Mississippi coastline. Adjusters International again responded to the Gulf Coast, providing assistance to the City of New Orleans, Port Authority of New Orleans, Audubon Nature Institute, and Loyola University in Louisiana and Jackson County, Mississippi Coast Coliseum, City of Pascagoula, Hancock County and Mississippi State Port Authority in Mississippi.



We have handled **Thousands of Insurance Claims** resulting from every hurricane to have hit the U.S. and Caribbean in the past three decades.

In 2012, Hurricane Sandy had a devastating impact on New York City, Long Island, lower New York State and New Jersey. Adjusters International assisted the Port Authority of New York & New Jersey, which in addition to the World Trade Center, owns and operates multiple port facilities in both states; five airports in two states; the PATH system connecting New Jersey and New York; and tunnels, bridges and ferry transportation terminals connecting the two states — all of which were impacted to some degree for

the hurricane. Adjusters International also deployed some 200 staff to the greater New York City area for our response to the second costliest hurricane in United States history. A sampling of clients includes: North Hudson Sewerage Authority, New Jersey; Wildlife Conservation Society, New York (which includes: the Bronx Zoo, New York Aquarium, Central Park Zoo, Prospect Zoo and Queens Zoo); Town of Windsor, New York; and the Jersey City Municipal Utilities Authority.





ADJUSTERS INTERNATIONAL
The *right* way to settle claims®

What We Do **for You**

Our consultants navigate your insurance claim and build the strongest possible foundation for your financial recovery. Including:

- Evaluating your insurance policy to **establish the best possible strategy** for presenting your claim to the carrier;
- **Valuing, documenting and substantiating** every detail;
- **Negotiating on your behalf** with your insurance company;
- **Keeping you informed** every step of the way; and
- Ultimately **settling the claim smoothly, fairly** and with infinitely less hassle for you.



How We Are **Compensated**

Property insurance claims are complicated, and the learning curve is steep. Our service fee is based on a percentage of your recovery. There are many benefits of an incentive-based fee:

- There are no out-of-pocket expenses at a time when revenues are reduced; and
- Our team earns its compensation based on our successful resolution of the claim.

We are partners with you, sharing a common goal of maximizing your financial recovery. Our fee is paid when insurance proceeds are received; providing an incentive to expedite the claims process.



Selected Hurricane **References**

Audubon Nature Institute
New Orleans, LA

Avis Rent A Car
Kingdom of the Netherlands, St. Maarten

Bahamas Telecommunications Corporation
Nassau, Bahamas

Biltmore Hotel
Coral Gables, FL

City of Fort Myers
Fort Myers, FL

City of Fort Walton Beach
Fort Walton Beach, FL

City of New Orleans
New Orleans, LA

City of Sanibel
Sanibel, FL

Clothestime, Inc.
Homestead, FL

County of Monroe
Key West, FL

Gerber Childrenswear, Inc.
La Romana, Dominican Republic

Government of The Virgin Islands of the United States
Charlotte Amalie, VI

Harbor Branch Oceanographic Institution
Fort Pierce, FL

Houston Independent School District
Houston, TX

Jackson County Board of Supervisors
Pascagoula, MS

Jamaica Public Service Co., Ltd.
Kingston, Jamaica

**La Salle Hotel Properties
dba Holiday Inn Beachside**
Key West, FL

Lee County
Fort Myers, FL

"... Your firm was proactive, brought in exceptional expertise and consultants who were always informed and professional, and guided the insurance companies to a reasonable and fair settlement. You were conscious of our cash flow needs for a substantial reconstruction project, and were always available and immediately responsive to every question we had throughout the process. ..."

Jim Pelletier
Biltmore Hotel

Selected Hurricane **References ...**

Liat Airlines

Antigua, Antigua and Barbuda

Loyola University New Orleans

New Orleans, LA

Memorial Hermann Hospital System

Houston, TX

**Mississippi Coast Coliseum and
Convention Center**

Biloxi, MS

Mississippi State Port Authority

Gulfport, MS

Municipalities Of Puerto Rico

Rincon, Puerto Rico

Piper Aircraft, Inc.

Vero Beach, FL

Port Arthur International Public Port

Port Arthur, TX

Port Authority of New Orleans

New Orleans, LA

Port of Houston Authority

Houston, TX

Sewerage & Water Board Of New Orleans

New Orleans, LA

South Miami Health System, Inc.

Miami, FL

South Miami Homestead Hospital

Miami, FL

South Miami Hospital

Miami, FL

"... We were most fortunate to be introduced to you! From the beginning of our association you brought tremendous energy, drive and commitment to our recovery effort. Within two months you successfully negotiated a settlement with our primary carrier. This was a major achievement, especially considering the myriad of coverage issues they raised in the discussions which you artfully responded to and defeated. You likewise achieved great success with our excess carrier in bringing the entire claim to its conclusion. ..."

Suzon W. Franzke, J.D.

Vice President of Legal Administration

Piper Aircraft, Inc.



ADJUSTERS INTERNATIONAL
The *right* way to settle claims®

Selected Hurricane **References ...**

St. Luke's Episcopal Hospital
Houston, TX

The Port Authority Of Jamaica
Kingston, Jamaica

**URDANG Capital Management -
Bellevue Biltmore Golf & Spa Resort**
Clearwater, FL

316 Dediego Building Corporation
Santurce, Puerto Rico

A Plus Mini Storage
Miami, FL

Abaco Markets
Marsh Harbour, Bahamas, Abaco

**Abbey Village Condominium
Association, Inc.**
Delray Beach, FL

American Yacht Harbor
Red Hook, US Virgin Islands, St. Thomas

Americas Best Value Inn, Patio Motel
New Orleans, LA

Antigua Distillery
Antigua, Antigua and Barbuda

Antilles Broadcasting Corp.
US Virgin Islands, St. Croix

Ashford Imperial Condominium
Santurce, Puerto Rico

**Asociacion de Condomines Condominio
Playa
Azul II**
Luquillo, Puerto Rico

**Asociacion de Condomines de Villa Las
Brisas**
Rio Grande, Puerto Rico

Asociacion De Condomines Del Co
Dorado, Puerto Rico

**Asociacion De Condomines El Monte
Norte**
Hato Rey, Puerto Rico

Associated Hospital Services, Inc.
New Orleans, LA

Bachly Enterprises
*Philipsburg, Kingdom of the Netherlands,
St. Maarten*

Bank Of Nova Scotia
US Virgin Islands, St. Croix

Barclay Towers
Virginia Beach, VA

Bay Shore Development Corporation
Ocean City, MD

Bay St. Louis/Waveland School District
Bay Saint Louis, MS

Beachside II Owners Association
Destin, FL

Selected Hurricane **References** ...

Bello Horizonte Condo
San Juan, Puerto Rico

Berkowitz Development Group
Coconut Grove, FL

Best Western Beach Resort
Ft. Myers Beach, FL

Best Western Castaways Resorts & Suites
Freeport, Bahamas

Best Western Waterfront
Punta Gorda, FL

Biloxi Beach Motel Inn
Biloxi, MS

Biloxi Freezing
Biloxi, MS

Biltmore Properties Management, Inc.
Miami, FL

Blockade Runner Resort Hotel
Wrightsville Beach, NC

Boardwalk Condo Association
Carolina Beach, NC

Boat House Marina
Wilmington, NC

Brickell Town House Association, Inc.
Miami, FL

Brodhurst Printery
Christiansted, US Virgin Islands, St. Croix

Buzz's Steak & Lobster
Kapaa, HI

Cabrita Point Condo Association
US Virgin Islands, St. Thomas

Carolina Shopping Court
Rio Piedras, Puerto Rico

Carpet Mart
Miami, FL

Casa Marina Motor Lodge
Myrtle Beach, SC

Castle Pines Investment
US Virgin Islands, St. Johns

CF Gollott & Son Seafood, Inc.
Biloxi, MS

Champion Group
Los Angeles, CA

Charley Toppino & Sons, Inc.
Key West, FL

Charming Shoppes
Dominican Republic

Chenay Bay Beach Resort
US Virgin Islands, St. Croix

City of DeBary
DeBary, FL

City of Freeport
City of Freeport, TX

Selected Hurricane **References** ...

City of Groves
Groves, TX

City of Nederland
Nederland, TX

City of Pascagoula
Pascagoula, MS

City of Port Isabel
Port Isabel, TX

City of Slidell
Slidell, LA

City of Weslaco
Weslaco, TX

Clark Seafood Co., Inc.
Pascagoula, MS

CNA Enterprises, Inc.
Los Angeles, CA

Coamo Springs Golf & Tennis Club
Puerto Rico

Coconut Marketplace
Kauai, HI

Condado Del Mar
San Juan, Puerto Rico

Condominio Coral Beach
Carolina, Puerto Rico

Condominio Costa Azul
Santurce, Puerto Rico

Condominio Monte Flores
Santurce, Puerto Rico

Condominio San Patricio II
Guaynabo, Puerto Rico

Condominio Solemar
San Juan, Puerto Rico

Condominio Torre del Mar
San Juan, Puerto Rico

Condominio Torrimar Plaza
Guaynabo, Puerto Rico

Condominium Marlin Towers
Isla Verda, Puerto Rico

Condominium Prila
Santurce, Puerto Rico

Coral Gardens Condominiums
Miami, FL

Coral Reef Club
Destin, FL

Costa Bella Associates Inc.
Miami, FL

Cuban American National Council Inc.
Miami, FL

DCL Mooring Rigging
New Orleans, LA

Deluxe Theater
Antigua, Antigua and Barbuda

Selected Hurricane **References** ...

Diamond Crest Ltd.
US Virgin Islands, St. Croix

Dutch Inn Hotel & Casino
San Juan, Puerto Rico

E. C. Barton & Company
Jonesboro, AR

**Excel Realty (New Plan Realty Trust/
Centro Properties)**
Mobile, AL

Exopack LLC
Spartanburg, SC

Express Press
US Virgin Islands, St. Thomas

Fargo Investments Inc.
Satellite Beach, FL

First Baptist Church of Homestead
Homestead, FL

First Baptist Church of Orange
Orange, TX

First Centrum Corp.
US Virgin Islands, St. Croix

First Charleston Associates, Inc.
Charleston, SC

First Run Films, Inc. (Sunny Isle Theatres)
US Virgin Islands, St. Croix

First VI Federal Savings Bank
US Virgin Islands, St. Thomas

Fleming Transport
US Virgin Islands, St. Croix

Four Freedoms House Of Miami Beach, Inc.
Miami Beach, FL

Four Seasons Management
Wrightsville Beach, NC

Franklin Foundation Hospital
Franklin, LA

Friends Of Lubavitch of Florida
Miami Beach, FL

Galen Drive West Condos
Key Biscayne, FL

Gentry House Clothiers
Wilmington, NC

Great Bay Marina
Kingdom of the Netherlands, St. Maarten

**Greater Topsail Area Chamber of
Commerce**
Topsail, NC

Greenwich Air Services, Inc.
Miami, FL

Gulf Cold Storage, Inc.
Pascagoula, MS

Selected Hurricane **References** ...

Gulf Shores Surf & Racquet
Gulfshore, AL

Gulfstream Tomato Packers Ltd.
Miami, FL

Hancock County
Bay Saint Louis, MS

Heights Tower Systems
Pensacola, FL

Holy Cross Hospital
Ft. Lauderdale, FL

Holy Family Cathedral
Antigua, Antigua and Barbuda

Hosp Interamericano Demedicina
Caguas, Puerto Rico

Hotel Joyuda Beach
Mayaguez, Puerto Rico

Hotel Pierre - Best Western
Santurce, Puerto Rico

House Of Raeford Farms
Raeford, NC

Imperial Towers Condominium
Hallandale, FL

Incorporated Village of Plandome
Plandome, NY

Indian River Exchange Packers, Inc.
Vero Beach, FL

Inverness Hotel Corp.
US Virgin Islands, St. Croix

Inversiones Isleta Marina, Inc.
Puerto Real, Puerto Rico

Ireland Companies
Miami, FL

Isla Verde Mall SE
Rio Piedras, Puerto Rico

Islamorada, Village of Islands
Islamorada, FL

Island Bay Condo Association Phase III
Freeport, Bahamas, Grand Bahama

J & B Importers, Inc.
Miami, FL

Jackson County
Pascagoula, MS

Jackson County Port Authority
Pascagoula, MS

Jefferson County Courthouse
Beaumont, TX

Jefferson Parish
Jefferson, LA

Jewish Community Center of Puerto Rico
San Juan, Puerto Rico

John Hancock / Gannon Joint Venture
Miami, FL

Selected Hurricane **References** ...

"... We appreciated the constant updates and continuity you brought to a difficult process, which would have been significantly more difficult without the involvement of your firm. We felt extremely comfortable with your work, and you allowed us to feel in control of our claim throughout. ..."

R. Scott Ireland
Ireland Companies

John's Island
Vero Beach, FL

Jones Lang LaSalle Americas Inc.
Miami, FL

Joyuda Seafood, Inc.
Joyuda Cabo Rojo, Puerto Rico

Kiljus Seafoods
Biloxi, MS

King Christian Hotel
US Virgin Islands, St. Croix

Kings Alley Development Corp.
US Virgin Islands, St. Croix

Knapp Medical Center
Weslaco, TX

Lagrangae Beach Club
US Virgin Islands, St. Croix

Lake in the Woods Condominium Association, Inc.
Vero Beach, FL

Laskin Landing
Virginia Beach, VA

Leslie Building Products, Inc.
Burgaw, NC

Limeco Inc.
Princeton, FL

Lincoln Realty, Inc.
Bayamon, Puerto Rico

Little Reef Homeowners Association
US Virgin Islands, St. Croix

Long Reef Condominium Association
US Virgin Islands, St. Croix

Mainsail Owners Association, Inc.
Destin, FL

Makai Club Cottages and Owners Association
Princeville, HI

Marbella Condominium Association Inc.
Miami, FL

Marina Puerto Chico, Inc.
Fajardo, Puerto Rico

Selected Hurricane **References ...**

MeriStar Hospitality Corporation
Bethesda, MD

Miami Beach Chamber of Commerce
Miami Beach, FL

Micasa Trading Corp.
Miami, FL

Mini Warehouse Of Kendall Ltd.
Miami, FL

Monroe County School District
Key West, FL

Monroe County Sheriff's Office
Key West, FL

Moorings Ltd. & Yachts International, Ltd.
Clearwater, FL

Municipality Of Caguas
Caguas, Puerto Rico

Municipality Of Rincon
Rincon, Puerto Rico

Municipio De Anasco
Puerto Rico

Nash Johnson & Sons' Farms Inc.
Raeford, NC

Nations Properties of South Florida, Inc.
Fort Lauderdale, FL

Ner Inc. dba Pacific Beachwear
Virginia Beach, VA

New Orleans City Park
New Orleans, LA

**Normandy Shores Apartment
Condominiums**
Miami Beach, FL

Norview Marina Associates, Inc.
Deltaville, VA

Nunez Printing
Miami, FL

Oaks on Bissonnet
Houston, TX

Ocean Optique Distributors
Miami, FL

"... Your help from the day we retained you was invaluable. And, since you were already working with us when subsequent storms hit, your team worked in concert with our on-site management to protect life, property, and restore operations as soon as possible. ..."

Paul W. Whetsell
Chairman and CEO
MeriStar Hospitality Corporation

Selected Hurricane **References** ...

Ocean Sands
Virginia Beach, VA

Oceanfront The Inn at Myrtle Beach
Myrtle Beach, SC

Oceanside Plantation Apartments
West Bay, Cayman Islands, British Territory

Ontario Properties
Key Largo, FL

Parham Church
Antigua, Antigua and Barbuda

Parrot Jungle
Miami, FL

Pascagoula Wholesale
Pascagoula, MS

Paulin Pacific Group, Ltd.
Kauai, HI

Pelican Reef West Condominiums
Coconut Grove, FL

Perfumania
Miami, FL

Perkins Family Restaurant and Bakery
Satellite Beach, FL

Perrine Office Supply
Perrine, FL

Pine Beach Condominiums
Miami Beach, FL

Pinnacle Entertainment
dba Casion Magic/Boomtown Casino
New Orleans, LA

Pirates Bay Community Association
Ft. Walton Beach, FL

Port Arthur Independent School District
Port Arthur, TX

"... Your team did an excellent job of analyzing the coverage, identifying opportunities, coordinating resources and available data, and generally marshalling the effort. ..."

Stephen A. Ricks
VP, General Council
Otis Spunkmeyer

Orange Blossom Shopping Center
Orlando, FL

Otis Spunkmeyer
San Leandro, CA

Oyster Bay Beach Resort
Kingdom of the Netherlands, St. Maarten

Palmetto Property Corporation
Sarasota, FL

Selected Hurricane **References** ...

Port of Call Condominium Association
Freeport, Bahamas, Grand Bahama

Poydras Properties LLC
New Orleans, LA

Professional Hospitality Resources, Inc.
Virginia Beach, VA

Prudential Asset Resources
Dallas, TX

Pruitt Real Estate Inc.
Melbourne, FL

Pyramid Hotel Group
Boston, MA

Quality Fruit Packers of Indian River Inc.
Vero Beach, FL

Quality Shawnee Beach Resort
Miami Beach, FL

Radisson Normandie Hotel
San Juan, Puerto Rico

Ramada Inn On The Beach
Virginia Beach, VA

Randall Davis Company
South Padre Island, TX

Redland Christian Migrant Association
Immokalee, FL

Regency Hotel
Orlando, FL and San Juan, Puerto Rico

"... I am confident that without your involvement from the outset, the ultimate success of our claim would have been severely damaged. Your ability to immediately grasp the nuances of our situation, work the nitpicking issues without losing sight of the goal, bridge the gap between volatile entrepreneurial owners and corporate institutions (while keeping both parties at the table), quietly lay the foundations of our future settlement through meticulous written documentation and then, when needed, present the entire claim rational in irrefutably eloquent clarity certainly won the battle for us. ..."

Christopher W. Robertson
Managing Member
Poydras Properties, LLC

Selected Hurricane **References ...**

Regency Towers Condominium Association

Pensacola, FL

Renaissance Retirement Community

Miami Beach, FL

Richardson Associates

Virginia Beach, VA

Riviera Casino

Antigua, Antigua and Barbuda

Rodeway Inn

Biloxi, MS

S.H.I. Investments, LLC

Houston, TX

Sabine-Neches Navigation District

Nederland, TX

Saga Bay Apartments

Miami, FL

Sambuca Restaurant

*Philipsburg, Kingdom of the Netherlands,
St. Maarten*

Samco Development Corporation

Greenville, NC

Sandestin Resort, Inc.

Sandestin, FL

Sapphire Condominiums Association

South Padre Island, TX

Scott Brass, Inc.

Cranston, RI

Scuba Schools International

US Virgin Islands, St. Thomas

Sea Foam Motel - Sea Foam Properties Inc.

Nags Head, NC

Sea Spray Condominiums

Fort Walton Beach, FL

Seashore Motel

Atlantic Beach, NC

Seeds of Peace Camp

New York, NY

Shawnee Investments of Florida, Inc.

Shawnee-on-Delaware, PA

Shell Seekers

US Virgin Islands, St. Thomas

Sheridan Lumber

Hollywood, FL

Shoppes at Edgewater

Panama City, FL

Shorecrest Hotel

Miami Beach, FL

Shreya Corp.

Norfolk, VA

Selected Hurricane References ...

Signature Gardens Ltd.
Miami, FL

Silver Eagle Distributing
Homestead, FL

Silver Sands Joint Partner Ventures
Destin, FL

Silver Vase Orchids & Bromeliads
Homestead, FL

Southern Rainbow Corporation
Miami, FL

SPC Espacial Inc.
Miami, FL

Spinnakers Restaurant
Antigua, Antigua and Barbuda

Spottswood Management, Inc.
Key West, FL

St. Thomas Assembly Of God
US Virgin Islands, St. Thomas

Sugar Mill Condominium Association
US Virgin Islands, St. Thomas

Suiza Dairy
San Juan, Puerto Rico

Sunny Travel & Tours Inc.
Miami, FL

Sunrise Point Condominiums
Miami, FL

Super Tiles & Marble
Miami, FL

Swiss Chalet, Inc. dba Best Western Hotel Pierre
San Juan, Puerto Rico

Tamarack On The Lake
Fayetteville, NC

Terremark Center, Ltd.
Coconut Grove, FL

The Atrium
Virginia Beach, VA

The Esplanade Condominium
Boca Raton, FL

The Gannon Companies
Maryland Heights, MO

The Incorporated Village of Bayville
Bayville, NY

The Islander
Okaloosa Island, FL

The Lakes of Delray
Delray Beach, FL

The Lincoln Tower Condominium
West Palm Beach, FL

The Links Group, Inc.
Myrtle Beach, SC

Selected Hurricane References ...

The McClure Company Inc.
Arcadia, FL

The New San Juan Health Center
San Juan, Puerto Rico

The Oceaneer On The Oceanfront
Carolina Beach, NC

The Wilshire
Lake Charles, LA

Third Century Development Corp.
Homestead, FL

Timis, Inc.
Bayamon, Puerto Rico

Tower Medical Building
Homestead, FL

Town of Sullivan's Island
Sullivan's Island, SC

Transportation Consultants Inc.
Baltimore, MD

Triton Towers
Miami, FL

Tropical Business Graphics
US Virgin Islands, St. Thomas

Tudor Hotel Association
Miami Beach, FL

Turabo Medical Center Ltd.
San Juan, Puerto Rico

Turtle Cay Timeshare Resort
Virginia Beach, VA

United Indian River Packers, Inc.
Wabasso, FL

University of Miami Hospital & Clinic
Miami, FL

"... Your company handled the whole claims process from start to finish including supplying us with competitive bids to do the repair work. I never imagined that we could have had as much unseen damage as we did. You helped us repair and replace the damaged building and equipment to its original condition if not better. ..."

Thomas (T.P.) Kennedy
Vice President
United Indian River Packers, Inc.

Selected Hurricane **References ...**

US Color Corporation dba Pi Graphics
Orlando, FL

Villa Church
Antigua, Antigua and Barbuda

Villa Dorado Resort Condominium
Dorado, Puerto Rico

Village Resorts - Premier Resorts International
Pleasant Hill, CA

Villas De Playa II
San Juan, Puerto Rico

Virginia Beach Hilton Oceanfront
Virginia Beach, VA

Vista Memorial Gardens
Hialeah, FL

Vista Properties Management Inc.
Vero Beach, FL

Wausau Homes Incorporated
Lake Wales, FL

Weslaco Independent School District
Weslaco, TX

West Jefferson Medical Center
Marrero, LA

Whalers Cove AOA
Koloa, HI

Whitestone REIT
Houston, TX

Windsor Harbor
Charlotte, NC

World Auto Parts Incorporated
Houston, TX

Zion Apostolic Christian Memorial Temple
Petersburg, VA



ADJUSTERS INTERNATIONAL
The *right* way to settle claims®

Who We Have Helped: National Client Profiles

STATE OF OKLAHOMA

Governor's Task Force

Oklahoma City, Oklahoma

Served on Governor's Task Force, assessing \$652 million in damages emanating from the Oklahoma City Bombing

PORT AUTHORITY OF NEW YORK & NEW JERSEY

New York, New York

Assisted the Port Authority with property and business interruption losses resulting from the World Trade Center Bombing and 9/11 attacks and Hurricane Sandy recovery

CITY OF NEW ORLEANS

New Orleans, LA

Identified areas that had been omitted from their Hurricane Katrina claim and helped them recover that funding

PORT OF NEW ORLEANS

New Orleans, LA

Following Hurricane Katrina hired to provide insurance claim and FEMA grant application assistance

GOVERNMENT OF KUWAIT

(Public Authority for Assessment of Compensation for Damages Resulting from Iraqi Aggression) Assisted the Government of Kuwait with their war reparation submissions to the United Nations

CONTINENTAL AIRLINES, INC.

Houston, Texas

Typhoon damage at their hub station in Guam

THE PILLSBURY COMPANY

Minneapolis, Minnesota

Earthquake damage caused an ammonia leak at a frozen food processing plant

JC PENNEY CO., INC.

Plano, Texas

Earthquake damage at multiple retail locations in California

SOUTHERN PACIFIC RAILROAD

San Francisco, California

Damage at various locations resulting from flooding in the Midwest

THE GILLETTE COMPANY

Boston, Massachusetts

Damage to a facility due to the Los Angeles earthquake

LSG LUFTHANSA SERVICE, INC.

Tamuning, Guam

Typhoon damaged the flight kitchen of the only industrial caterer for commercial and airline use in the Mariana Islands



800.248.3888
www.aipnw.com
info@aipnw.com



ADJUSTERS INTERNATIONAL
The *right* way to settle claims®

Who We Have Helped: National Client Profiles

BAYLOR COLLEGE OF MEDICINE

Houston, TX

Tropical Storm Allison caused severe flooding resulting in the loss of 20 years of cancer research

SEWERAGE & WATER BOARD OF NEW ORLEANS

New Orleans, LA

Worked with the board following Hurricane Katrina to manage their FEMA Hazard Mitigation projects and helped to obtain more than \$52.8 million in funding they might not otherwise have received

BILTMORE HOTEL AT CORAL GABLES-MIAMI

Coral Gables, FL

Hurricanes Katrina and Wilma damaged 180 rooms, roofs, golf course, restaurants, gift shops, bars and other facilities resulting in significant building and business interruption claims

LaSALLE HOTEL PROPERTIES

Various Locations

Hotel owner/operator suffered numerous losses due to hurricanes

LOYOLA UNIVERSITY NEW ORLEANS

New Orleans, LA

Identified damages overlooked in insured's original Hurricane Katrina claim and then obtained indemnification for them

ALDINE INDEPENDENT SCHOOL DISTRICT

Houston, Texas

Originally retained following Tropical Storm Allison and since have helped them settle various other claims including their insurance and FEMA grant applications following Hurricane Ike

NITZE STAGEN (STARBUCKS BUILDING)

Seattle, Washington

Extensive damage to Starbucks headquarters building from the Nisqually earthquake

GERBER CHILDRENSWEAR

Dominican Republic

Extensive damage to facilities in the Dominican Republic from Hurricane Georges

ILLINOIS BELL

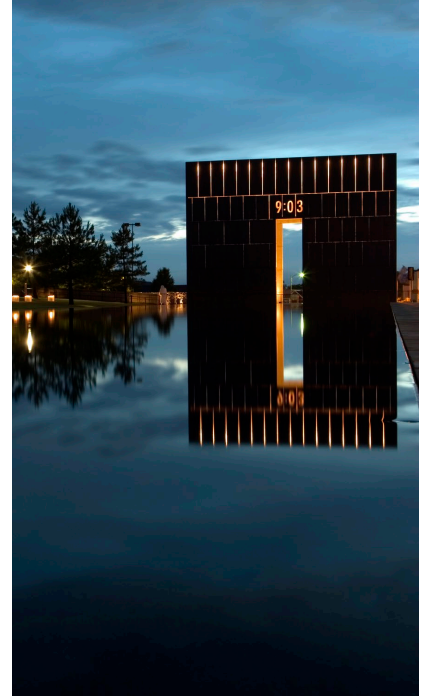
Chicago, Illinois

Telephone service to 40,000 customers was lost when a major fire destroyed a central switching station

ELIZABETH ARDEN RED DOOR HAIR & BEAUTY SPA

London, United Kingdom

An extensive fire at the London beauty spa, as well as a second fire to their Washington, D.C., location



CARGILL INC.

Caracas, Venezuela

Landslides forced the closing of a pasta manufacturing plant and the Port of Caracas, halting this manufacturer's production and raw material supply

THE WASHINGTON BALLET

Washington, District of Columbia

Two incidents with extensive flooding damaged the studio floors and dressing rooms

TREASURE BAY CASINO

Biloxi, MS

This floating pirate ship casino was demolished by the flood waters of Hurricane Katrina while the 15 story-hotel on shore was victimized by its wind

Who We Have Helped: **National Client Profiles ...**

CARRIAGE INDUSTRIES

Calhoun, Georgia

Snow buildup from the blizzard of 1993 caused the roof to collapse on this carpet manufacturer's facility, and a fire the following summer destroyed one third of the same plant

DALLAS PUBLIC SCHOOLS

Dallas, Texas

Hail damage at many of the district's schools

CITY OF RENO

Reno, Nevada

Business district flooded when the Truckee River overflowed its banks

GOVERNMENT OF THE VIRGIN ISLANDS

Charlotte Amalie, Virgin Islands

Hurricane Marilyn caused damage to more than 300 municipal buildings

CITY OF LOUISVILLE

Louisville, Kentucky

City-wide flood damage to municipal buildings

AQUARIUM OF THE AMERICAS AUDUBON NATURE INSTITUTE

New Orleans, Louisiana

Facilities were directly in the path of Hurricane Katrina's storm surge, which brought in up to 10 feet of floodwaters

JACKSON COUNTY PORT AUTHORITY

Pascagoula, Mississippi

Assisted the Jackson County Port Authority with its insurnace claim and FEMA Public Assistance recovery more than eight months after Hurricane Katrina

MISSISSIPPI COAST COLISEUM & CONVENTION CENTER

Biloxi, MS

Assisted them in expanding claim to include wind damage due to Hurricane Katrina

TRAMMEL CROW RESIDENTIAL SERVICES

Boca Raton, Florida

Apartment complexes damaged by Hurricane Andrew

SOUTH MIAMI HEALTH SYSTEMS, INC.

Miami, Florida

Major metropolitan hospital damaged by Hurricane Andrew

JAMAICA PORT AUTHORITY

Kingston, Jamaica

International port damaged by Hurricane Gilbert

JEFFERSON COUNTY

Beaumont, TX

Storm damage to 49 county owned locations from Hurricane Rita

BOARD OF UTILITIES OF KANSAS CITY

Kansas City, Missouri

Municipal water plant significantly damaged by flooding



Who We Have Helped: **National Client Profiles**

HOUSTON INDEPENDENT SCHOOL DISTRICT

Houston, TX

Assisted them with numerous claims due to flood, building collapse and fire

PORT ARTHUR INTERNATIONAL PORT

Port Arthur, TX

Extensive damage to busy port from Hurricane Rita

PAYLESS CASHWAYS

Kansas City and Elwood, Kansas

Flood damage at two retail locations of the third largest lumber supply company in the United States

OTIS SPUNKMEYER

Locations throughout the U.S.

Reduced sales at locations throughout The Gulf as the result of Hurricane Katrina resulted in a major business interruption claim

BAHAMIAN TELECOMMUNICATIONS CO.

Nassau, Bahamas

Extensive damage to the telecommunication company's buildings, towers, and radio equipment due to Hurricane Andrew

RENO/TAHOE INTERNATIONAL AIRPORT

Reno, Nevada

Flooding extensively damaged buildings, concourses and runways

JEFFERSON PARISH

Gretna, Louisiana

Engaged to provide Jefferson Parish with FEMA Public Assistance grant management services following hurricanes Katrina, Gustav and Ike

FEDERAL REALTY

San Jose, California

120 million-dollar fire destroyed much of Santana Row, a high-end mixed use development in San Jose, CA, just a few months before its scheduled opening

EUROFRESH FARMS

Wilcox, AZ

Packing plant, greenhouses and 4 megawatt power station destroyed in fire

PUERTO RICO TELEPHONE COMPANY

San Juan, Puerto Rico

Damage to a telephone switching center



Comments from Past Engagements

"... Certainly the tragedy of the World Trade Center explosion will remain etched in our memories forever. We can, however, take pride in the united response of hundreds of people which enabled the complex to be reopened in record time and reconstructed on an expedited schedule. At the same time, as you well know, we were involved in a long, sometimes agonizing process of pursuing settlement activities with insurers. Without your help, and the help of many others... the settlement wouldn't have been concluded as successfully as it was."

THE PORT AUTHORITY OF NY & NJ
Bruce D. Bohlen, Treasurer

"... Having been through the entire process, there is absolutely no doubt that hiring AI...was the best move Southern Pacific made. I think the key to the entire process is contained in your letterhead. Under the (AI) Adjusters International logo is the line indicating 'Professional Loss Consultants.' The key word of course is 'Professional.' Throughout the entire adjusting process I was continually impressed by the professionalism evidenced by you..."

SOUTHERN PACIFIC LINES
Dale A. Wydman, Director - Risk Management

"... You leveled the playing field and made sure that we were represented professionally in every aspect of our losses. Your thorough cataloging and evaluation of our damaged personal property and your precise review of our building damage was instrumental in reaching a fair settlement. I spent numerous hours with your in-house forensic accountants who allowed

us to recover in a fashion that never would have been achieved had we not retained your firm. ..."

LA SALLE HOTEL PROPERTIES
Ian Gaum, Asset Manager

"... Time and again you had the creative solution, the tough negotiating point, or the quick response necessary to keep our insurance claim on track with the insurance adjusters. I am convinced that without your unflagging enthusiasm for this claim we would not have settled as quickly, nor for as much as we ultimately did. ..."

THE PILLSBURY COMPANY, Minneapolis, MN
Richard Q. Russeth, Vice President & Associate General Counsel

"... The claim was quite intricate for it involved a hub station that had been damaged by a typhoon. ... [Adjusters International] exhibited experience in the claims process and provided Continental with the tools needed to finalize the claim. ..."

CONTINENTAL AIRLINES, INC., Houston, TX
Monica Ho, Manager Property & Casualty Insurance Risk Management

"... Our loss was certainly not easy to measure. ... Your experts accurately interpreted our policy so that we could utilize all aspects of our coverage, and all aspects of our loss—even those which we didn't initially recognize—were skillfully measured. Adjusters International managed to minimize the impact of a very serious co-insurance clause, which saved Gerber hundreds of thousands of dollars. Your

Comments from Past Engagements ...

personnel dealt admirably with the language barrier, the substantial travel time to and from the loss sites and the numerous parties involved in our loss, and eventually negotiated very favorable settlements. ..."

GERBER CHILDRENSWEAR, INC.

Jay R. Cope, Vice President - Operations Services

"... You and your team have provided invaluable assistance in the College's recovery efforts in response to Tropical Storm Allison in 2001. Your knowledge of the often complex FEMA process, coupled with your insurance industry experience, have been of enormous benefit to us. ..."

BAYLOR COLLEGE OF MEDICINE

Cyndi M. Baily, Deputy General Counsel

"... As a result of your work, our claim went from (the insurance carrier's) initial assessment of \$2,749,525 to an agreed-upon amount of \$8,232,321.

Your professionalism with our carrier was appreciated and your ability to work with the limited information the school district was able to provide you was amazing. ..."

DALLAS INDEPENDENT SCHOOLS

Cheryl Johnson, Director of Risk Management

"... The exceptional service you and the staff provided was invaluable during our loss recovery efforts.

The City of Fort Myers incurred an enormous amount of wind and flooding damage during the summer of 2004, especially during Hurricane Charley. We retained your services to assist us in the Public Assistance grant application process and the Hazard Mitigation Grant Program with FEMA and the State of

Florida. This turned out to be one of the most sensible decisions we made. Adjusters International made a very onerous situation much more bearable. Without your training, assistance and recommendations, we would have been significantly short of the \$6.7 million reimbursement that we received from FEMA, FHWA, NRCS and our insurance carrier. The experience and knowledge that your provided was invaluable. ..."

CITY OF FORT MYERS, FLORIDA

Jeff Green, Director, Financial Services

Judy Hartwell, Special Projects Accountant

"... As the head of risk management at Loyola University New Orleans, I would like to thank you for your help in assisting us with our Hurricane Katrina claim. As we worked through our claim we thought we were being treated fairly by our insurance company. It wasn't until we engaged Adjusters International that we realized just how much money was being left on the table."

LOYOLA UNIVERSITY NEW ORLEANS

Richard Bell, Director of Risk Management

"... In reviewing our real property, stock and business interruption policies, we concluded that any reimbursement would be minimal.

We then employed the services of Adjusters International. The team came in, and with their combined expertise and diligence in resolving the many complicated issues, the insurance companies offered a much greater settlement than originally expected. ..."

LSG LUFTHANSA SERVICE GUAM, INC.

Michelle D. Ramps, Manager, Finance & Administration

Comments from **Past Engagements ...**

"... The expertise that your firm exhibited during our initial discussions ensured our company that you would be able to achieve a more favorable settlement than we ever could and the results proved that. There was a minimum interruption to our organization while your staff gathered that appropriate information to process the losses which enabled us to concentrate on operating our business.

Your firm clearly showed a level of knowledge and skill that proved to us that the choice we made in securing your services was the correct one. ..."

CLOTHETIME

Douglas L. Pereira, Corporate Controller

"... your expertise was invaluable in allowing us to work through each step of the long and detailed process and to feel confident that we have protected the public interest as we arrived at a final insurance settlement of \$7.5 million which we feel is fair and just. ...

I was very impressed by the expertise you brought to bear on the claim and soon came to realize that we, with your help, would be actively involved in the adjustment process. You provided information and perspective that allowed us to review case law, weigh options, and shift approaches to aspects of the claim in order to reach a more beneficial yet fair settlement. ...

I have also come to respect your ability to participate and communicate fully on a technical and professional level and yet be able to translate, in clear and concise yet understandable terms, the technicalities of the profession to those of us not immersed in the intricacies. ..."

**UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE**

Martin L. Nielson, Chief, Business & Revenue Management

"... "Your belief in our claim, your unwavering support of our institution, your skills, your tenacity, and your determination clearly inured to our benefit and ultimately fostered a settlement that was beyond our expectations. ..."

**HARBOR BRANCH OCEANOGRAPHIC
INSTITUTION, INC.**

Shirley A. Pomponi, Ph.D., President/CEO

"... Your team's expertise, experience, hard work and willingness to continue fighting when things looked bleak allowed us to recover the fair and equitable insurance settlement we were entitled to as a result of the devastation we suffered during Hurricane Rita. ..."

PORT ARTHUR INTERNATIONAL PORT

Floyd Gaspard, Executive Port Director

"... Without hesitation, we would recommend you and your firm to anyone faced with the task of processing large and/or complex loss claims in the disaster environment. Your firm's ability to bring together the right team of professionals at the right time resulted in the creation of a superior product. Your thoroughness, knowledge, attention to detail, and logical approach provided us with the assurance that we would obtain the maximum reimbursement from all eligible sources. And on a more personal note, we have sincerely enjoyed working with you during this period. ..."

LEE COUNTY, FLORIDA

*Tony Majul, Budget Director; Wayne Fiyalko,
Risk Manager; Sue Lange, Budget Services Manager;
Roger Good, Grants Manager*

Comments from **Past Engagements ...**

"... The 'hands-on' approach of your highly competent personnel only served to streamline and expedite the handling, processing and ultimate payment of this troublesome claim. ...I must say, that in this instance, the services rendered by Adjusters International ranked among the very best we have received in terms of claims processing. ..."

ABC CARPET & HOME

Mitchell Falber, Vice President/General Counsel

"... We wish to express our sincere appreciation for the services which your organization rendered in assisting in the adjustment and determination of this Company's insurance claim arising out of damages which it sustained as a result of hurricane Gilbert which ravaged the island on the 12th of September, 1988. ..."

JAMAICA PUBLIC SERVICE COMPANY LIMITED

George C. Wilson, Secretary & Sr. Legal Counsel

"... If you ever need us for a reference please do not hesitate to call. I am in fact so pleased with what you did for us that I'd like your permission to recommend your services as I travel and speak at conventions and meetings and describe our damages and recovery, as you are truly a large part of that recovery. I can attest that if anyone suffers such devastation they should begin with you and your team. ..."

MISSISSIPPI COAST COLISEUM AND CONVENTION CENTER

William F. Holmes, Executive Director

"... The persistence and diligence of your staff throughout the claim settlement gave me the peace of mind to know that my claim was being handled by professionals. ..."

BEST WESTERN BEACH RESORT

Paul Malbon, General Manager

"... During the adjustment process with the insurance company, you brought in your accounting expertise to produce what was, without question, a unique and thoroughly complete business interruption claim. Your management of this process and coordination with our internal IS and accounting folks achieved a remarkable outcome. ..."

IRON MOUNTAIN

Jane Bindas, Director, Risk Management

"... The professionalism, expertise and dedication that you demonstrated in handling this very complex claim was remarkable. We are most grateful to you and your staff. ..."

SAMUEL GOLDWYN STUDIOS

Jack P. Foreman, General Manager

"... During a fifteen month period in 2004 and 2005, we had six hurricanes impact our hotels in Florida and the Gulf Coast. The total damage exceeded \$300 million and closed ten of our hotels for an extended period. ..."

I am convinced that without your help we would still be trying to put together the information to just get the claims filed. ...

Comments from Past Engagements ...

You and your team knew how to keep the process moving and helped expedite the payments needed to restore operations. ..."

MERISTAR HOSPITALITY CORPORATION

Paul W. Whetsell, Chairman and CEO

"This letter is to express our sincerest and heartfelt thanks for all the work you and your firm have done on behalf of the Sewerage & Water Board of New Orleans in our efforts to recover from the devastating effects Hurricane Katrina had on our company and its assets as well as the entire City of New Orleans. Without your both professional and personal expertise in these kinds of matters of recovery that requires such a depth of experience and knowledge, our efforts would not have garnered such immediate success given the scope and complexity of so many of the issues we have had to deal with. ..."

SEWERAGE & WATER BOARD OF NEW ORLEANS

*Jason Higginbotham, CEM, LEM,
Director of Emergency Management*

"It has been almost a year since the fire which completely destroyed one of our processing plants.

... I had no idea that the documentation of our claim would become as extensive as it did. Your staff worked tirelessly to quantify the claim. I am convinced that every possible element of our loss was maximized to the extent provided for in our coverage...

You and your staff are true professionals, and the quality and detail of your work is very impressive. ..."

QUAKER MAID MEATS, INC.

Stanley Szortyka, President

"... we initially retained a big 5 accounting firm to assist us with the flood. We soon realized that while they had considerable accounting experience and resources, they did not possess sufficient knowledge about insurance coverage and the claims process to be of any substantive assistance to us. Accordingly, we retained Adjusters International whose name may not have been as recognizable, but they brought to the table the knowledge, skills and expertise needed to deal with the insurance company and to affect the best possible settlement. ..."

ST. LUKE'S EPISCOPAL HOSPITAL

Patricia Crossman, Risk Management Consultant

"Our selection of your firm certainly was a wise decision as your results have brought successful and favorable conclusions to both the earthquake claim and the fire claim. ...

Along with your excellent settlement on the business interruption claim, we could not have been happier. ...

[You] gave us immediate and necessary advice ... that allowed our claim to be processed promptly and, ultimately, have our store re-open faster than initially expected. ..."

THE NATIONAL DOLLAR STORES, LTD.

Lincoln Yee, Corporate Secretary

"On behalf of the City of Nederland, I would like to express our appreciation for the services performed by Adjusters International in addressing our Hurricane Rita insurance claim. The involvement of your firm quickly facilitated a settlement that we believe was fair and equitable to all parties. ..."

CITY OF NEDERLAND, TEXAS

Dick Nugent, Mayor

Comments from **Past Engagements ...**

"... It was immediately obvious to us that the experienced veterans from within your organization that were assigned to each aspect of our claim ... were professionals. It was clear they had handled many losses as large and as complex as ours. ... GGG/AI brought cohesiveness and focus to this process. Your professional representation allowed our executives and management personnel to tend to their everyday business duties instead of getting overwhelmed by the insurance claims process. ..."

**URDANG CAPITAL MANAGEMENT
(BELLEVIEW BILTMORE GOLF & SPA RESORT)**

Mark B. Greco, Managing Director – Asset Management

"... Our loss was quite large and the claim was complex. ... The team at The Greenspan Co. (Adjusters International) treated us as if we were their sole client. They invested an immeasurable amount of time and effort and at all times conducted themselves with extreme diligence and absolute integrity and professionalism. They took the time to learn and understand every aspect of our business. They then proceeded, as our advocate, to secure the settlement that we were entitled to under the terms of our policy. Without the assistance and guidance of these professionals, I am sure we would have never received a fair settlement. ..."

THE DiMARE COMPANY
Daniel Medeiros, Chief Financial Officer

"... Your knowledge of the policy, creative solutions, organization and initiative led us to a very successful settlement... . We are very happy with the final outcome that would not have been achieved without your services. ..."

JONES LANG LASALLE AMERICAS, INC
Lisa Jesmer, Senior Vice President

"... Our construction team had little experience related to fire restoration and Bill's experience and knowledge helped to save time and money. Thanks in part to Bill's guidance, we were able to open the remainder of Santana Row on November 7, 2002, less than three months after the devastating fire. ..."

With Bill at the property, our development, marketing, and operations personnel were able to use Bill as the 'go-to' person with any questions relating to the fire insurance claim. This allowed our staff to focus on getting the project open and operating, rather than worry about the insurance claim. ...

Finally, ... Bill was an enormous resource and advocate in our claim with the insurance company. Bill's vast experience, advice, and daily commitment were extremely valuable ... in our effort to finalize the insurance claim for Federal Realty Investment Trust. ... Without Bill and the rest of the team, I am confident we would not have been able to resolve this \$125 million plus negotiation in less than 14 months, an enormously fast timetable for a claim of this size. ..."

FEDERAL REALTY INVESTMENT TRUST
*John Hendrickson, Senior Director,
Strategic Transactions*

Comments from **Past Engagements ...**

"I wanted to extend my appreciation, and that of Mrs. Eunice Kennedy Shriver, for your assistance in her recent fire loss insurance claim. ...

Looking back on it, I can see that the first few weeks after a fire presents a stream of issues and decisions that no one should face without someone of your talents and expertise at their side.

The subsequent work you performed in bringing in the engineers, contractors and appraisers required to begin processing the claim with the insurer, Chubb, was equally invaluable and saved me countless hours.

... I am also happy to say that it also yielded additional insurance proceeds that would not have been obtained if we had attempted to do this work on our own or with another firm.

To sum up, your knowledge of Chubb's procedures and how best to approach them was invaluable. ..."

JOSEPH P. KENNEDY ENTERPRISES, INC.

*Robert W. Corcoran, Vice President and
General Counsel*

"... The prompt response of your team was enormously appreciated and enabled us to move through a destruction mode into reconstruction mode with a sense of assurance and confidence. While we turned our attention to getting a building built and the packinghouse up and running, you were gathering data and asking the right questions and compiling all the documents necessary to obtain a fair settlement from our insurance companies.

Your staff was courteous and responsive to our employees; patiently requesting the information you needed and how you needed it presented. With all

our employees working under duress, that attention to their peace of mind did not go unnoticed. ..."

QUALITY FRUIT PACKERS OF INDIAN RIVER INC.

W. Cody Estes, Sr., President

"... The guidance and assistance received from you personally and from members of your team were invaluable at keeping the Jazz at Lincoln Center project on track. Of particular importance was the insistence of the GGG/AI team that the performance facility be tested for toxic residue. As a result of that testing, a complete and total cleansing was done. This was a public safety precaution that might have been omitted without your leadership. ..."

JAZZ AT LINCOLN CENTER

Karen Ann Shafer, Project Administrator

"... Had you been handling and guiding the preparation and presentation of all our damage estimates from the beginning, our recovery could have been far greater. I speak from experience when I say that estimates given 'off the cuff' and without consideration of all the insurance policy's provisions can come back to haunt you. ..."

BOARD OF PUBLIC UTILITIES

Lanny L. Uden, Director of Civil Engineering

"... I was very impressed with the way that you and your associates took charge of the process. Clearly your experience in handling hurricane claims resulted in a much more favorable settlement than we could have hoped to achieve on our own. ..."

BEST WESTERN WATERFRONT

Ron Asmar, Managing Member

Comments from **Past Engagements ...**

"... Finally, you stuck to the task. You did not let up until everything was completed—not only to our satisfaction, but of our insurance carrier as well. When they heard your presentation and saw your documentation of damage and cost of repair, they moved quickly to settle. ..."

FIRST BAPTIST CHURCH ORANGE

Barry Bradley

"... Your evaluation of the loss and handling of the adjustment assured the reconstruction of the complex. In addition to this, you assisted us in recovering an income loss that I otherwise would never have known we were entitled to. ..."

FIRST CHARLESTON ASSOCIATES, INC.

Hal Grayson

"... the severity of both Hurricane Francis and Hurricane Jeanne created a very traumatic situation for us. Your support and advice throughout the year helped immensely in calming frayed nerves and reassuring everyone that our recovery was imminent. ..."

INDIAN RIVER EXCHANGE PACKERS, INC.

George F. Hamner, Jr. President

"... Within hours of retaining your firm your staff of construction consultants were on site to help us quantify the extent of the damage and coordinate agreement of the emergency measures underway with our insurer. ..."

Your expert interpretation of the policy language to identify the available coverage and ensure all covered aspects of the loss were investigated and

made part of the claim if appropriate. Your personnel dealt professionally with the insurance company and their plethora of hired experts, which clearly helped to secure settlement that was fair for all involved. ..."

YORK INTERNATIONAL CORPORATION

Wayne M. Naylor, Director of Risk Management

"... (You) maximized our recovery and minimized our 'recovery time.' What could have been a tedious, time consuming process for the Board and staff of The Washington Ballet was handled effectively and efficiently by (your) staff. ..."

THE WASHINGTON BALLET

Elvi Moore, General Director

"... When it was initially suggested that we hire an independent loss consultant, I must admit I was skeptical of the need. However, I am convinced beyond all doubt that it was the best decision for the district to retain your services. ..."

If I could give anyone who was unfortunate enough to suffer a loss one piece of advice, it would be to retain Adjusters International as soon as possible after the occurrence. ..."

OREGON CITY PUBLIC SCHOOLS, OREGON

Kenneth W. Reza, Business Manager

"... Thank you for your invaluable assistance in resolving Illinois Bell's property and extra expense claims resulting from the fire. Your knowledge and experience are remarkable, and your diligence in pursuing the many complex issues was instrumental in helping us achieve an early, fair settlement. ..."

ILLINOIS BELL

Ed Butz, Vice President & General Counsel

Comments from Past Engagements ...

"... Your hard work and determination was the sole reason we were able to collect as much as we did from our insurer. ..."

**AVIS RENT A CAR –
QUALITY CAR RENTAL COMPANY N.V.**
Michael J. Deher, Managing Director

"I am writing to express our appreciation for the contribution of Adjusters International and Mosaic Accounting in providing essential claims services with regard to the I-90 Tunnel Connector Collapse Loss that occurred on July 10, 2006.

As you are well aware, this incident was extremely complex, and involved considerable documentation to compile a proof of loss. We greatly valued having knowledgeable claims professionals work with the Risk Management Department, as well as with our insurers, insurance brokers, and attorneys. ..."

MASSACHUSETTS TURNPIKE AUTHORITY
Thomas P Welgoss, Director of Risk Management

"... I felt like I was in the loop the whole time. ..."

PAUL JARDIN OF USA, INC.
Leo Shahinian, 3 Day Suit Brokers

"... Not until we engaged (Adjusters International) did we begin to feel that our claim would be properly considered. The process of demonstrating our losses to the carrier proved to be a torturous effort, and Paul and Chris demonstrated a high degree of expertise, resourcefulness and tenacity. During this

effort, they became trusted partners. Their intensity never wavered. ... They were great resources to have representing us, and I have absolutely no doubt that we would not have accomplished the reasonable result that we did without their dogged pursuit of a fair resolution. ... (Adjusters International) more than leveled the field. ..."

AVISTAR COMMUNICATIONS CORPORATION
Robert Habig, Chief Financial Officer

"... We greatly appreciate your professionalism, knowledge, and experience that have assisted us in the preparation of the claim and through our recent negotiations with the insurance carriers. It is clear to us that without your involvement we would not have received the 'fair' settlement that was concluded in December. The team you assembled (Gary Johnson, Jim Warren, and Paul Migdal) brought extensive experience to the table during a time when it was critical. Without this experience, we would not have been able to make it through the catastrophe in the manner we did. ..."

**NITZE-STAGEN & CO., INC.
(THE STARBUCKS BUILDING)**
Kevin Daniels, President

"... We would have had much difficulty in handling the various complex issues without your good office, and we would be more than happy to recommend you to other companies who have similar incidents in the future. ..."

ELIZABETH ARDEN RED DOOR HAIR & BEAUTY SPA
David Bell, Financial Director



LETTERS OF COMMENDATION



GLEASON



CORPORATION

February 6, 2009

Gary Johnson, Principal
The Greenspan Co./Adjusters International
400 Oyster Point Boulevard
South San Francisco, CA 94080

Dear Gary,

When massive floods devastated the Midwest in the spring and our plant in Fort Madison, IA was left underwater, we knew exactly what to do and who to call.

For the 5th time in 15 years, we relied on you to represent us in the preparation, negotiation and resolution of our insurance claim with our insurance providers. In this most recent experience, we had the benefit of working with you, Tony Astone & Chris Glenister. Each of you were conscientious, perseverant and professional in the understanding and handling of our claim. Your familiarity with the claims process and access to other professionals who helped us become operational expeditiously were invaluable contributions to our organization's business. We truly appreciate your hard work, attention to detail and overall assistance in helping us resolve our claim to our satisfaction. We could not have achieved the dollar recovery nor done so as quickly without your help. It is without reservation that we would call on you again in the event we ever experience another insurance loss.

Sincerely,

Howard L. Simon
Chief Operating Officer

GreenspanAI letter.doc



September 8, 1994

Mr. Gary Johnson
The Greenspan Co. / Adjusters International
3600 Wilshire Boulevard
Los Angeles, California 90010

Dear Gary:

As you are aware, we were unfortunate to experience losses to our property and business as a result of a flood in Iowa, tornado and fire in Missouri, snow fall in Alabama and a boiler explosion in Tennessee. The damage to our personal property and business operations was devastating. The volume of information that we were required to compile for the insurance company was overwhelming. The time commitment to prepare the claims was excessive. We had more pressing things to do than to begin processing an insurance claim. Consequently, we retained The Greenspan Co. / Adjusters International.

Immediately, you and your experienced team of adjusters assumed control of preparing our claims. You visited our plants, learned our business methods, accumulated the necessary data, organized the information, submitted the claims to the insurance company and negotiated a settlement to our satisfaction. You and your team saved us time, aggravation and most importantly, money.

Our company recognized its limitations and chose to defer to those with greater expertise in processing insurance claims. We made the decision to retain your company early in the process and have been pleased with our decision ever since. In representing Gleason Corporation, your company lived up to its reputation as an expert in the insurance industry.

We sincerely hope that we will never again experience another natural disaster. In the event that we do, without reservation, we would contact your company to represent our interests. Thank you for all your assistance.

Sincerely,

Howard L. Simon
Vice President

10474 SANTA MONICA BLVD. • SUITE 400 • LOS ANGELES, CA 90025 • PHONE (310) 470-6001 • FAX: (310) 474-2994



THE PORT AUTHORITY OF NY & NJ

Joseph J. Seymour
Executive Director

April 7, 2004

Mr. Ronald A. Cuccaro
2230 Douglas Crescent Drive
Utica, NY 13501

Dear Mr. Cuccaro:

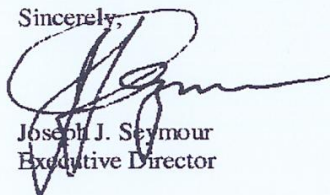
I am very pleased that you will be awarded the James G. Hellmuth Unit Citation Award for your role on the World Trade Center Loss Recovery Team. The James G. Hellmuth Unit Citation Award is one category of Port Authority/PATH Medal Awards, a process in which The Port Authority of New York and New Jersey recognizes staff excellence. The James G. Hellmuth Unit Citation is awarded to members of a unit, section, division or special task force whose performance in carrying out a project or extended assignment was so outstanding as to warrant special recognition. Your team's accomplishments clearly meet this criteria and it is with great pride that we bestow this honor on you.

Throughout our history, the Port Authority has forged enduring partnerships to help us deliver on our vital transportation mission. Never is this more evident than in our relationships with other agencies, consultants and contractors. It is in this spirit of cooperation and mutual benefit that we recognize your contribution to this important accomplishment.

Due to limited space, attendance at the Medal Awards Ceremony on April 23 is limited to Port Authority staff. However, we will mail your Unit Citation award to you in the near future.

Once again, congratulations on this great honor and for contributing to the Port Authority's great professional legacy of service to the people of the New York/New Jersey region.

Sincerely,



Joseph J. Seymour
Executive Director

225 Park Avenue South, 15th Floor
New York, NY 10003
T: 212 435 7271 F: 212 435 6670



April 27, 1998

Ron Cuccaro, President
Chief Executive Officer
Adjusters International
126 Business Park Drive
P.O. Box 90
Utica, NY 13503-0090

Dear Ron:

Now that "THE CLAIM" has finally been settled and all of the insurance proceeds collected, I want to take a moment to personally express my appreciation for your contributions in bringing this matter to a successful completion.

Certainly the tragedy of the World Trade Center explosion will remain etched in our memories forever. We can, however, take pride in the united response of hundreds of people which enabled the complex to be reopened in record time and reconstructed on an expedited schedule. At the same time, as you well know, we were involved in a long, sometimes agonizing process of pursuing settlement activities with insurers. Without your help, and the help of many others who also gave of their time and energies, the settlement wouldn't have been concluded as successfully as it was.

I enclose a small token of my appreciation for your efforts, and again, extend my thanks for a job well done.

Sincerely,

Bruce D. Bohlen
Treasurer

Enclosure



The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080 -1921

November 21, 2013

To Whom It May Concern:

We experienced a catastrophic hail storm at our Marfa, Texas greenhouse facilities on March 31, 2012. At the time, we had 82 operating acres between three greenhouse facilities. Subsequent to the hail storm, we were not able to maintain our growing environments in any of the three facilities and had to close them down. This was a major event for our Company, which is publicly traded. We realized that we needed professional assistance on the recovery due to the magnitude of the loss both to the local facilities as well as the impact on the overall Company.

Based on a recommendation from one of our growers, who had worked with your company on a property loss claim at another greenhouse company, we contacted Steve Severaid. After some phone conversations, the Company reached satisfactory terms on an engagement letter with your firm. You were all very responsive and had a team (Paul Migdal, Chris Glenister and Jim Warren at our Marfa location, at the initial meeting with the insurance carrier. After the initial meeting between the Company, the carrier, you and various greenhouse experts for both the Company and carrier, Paul Migdal and Chris Glenister took the lead on behalf of the Company with the communications and reporting with the carrier.

You all stayed on top of the carrier throughout the entire claim process. The Company identified the need to get one of the 40-acre greenhouse facilities repaired and in operations as soon as possible due to ongoing customer commitments (large box retailers), you all worked diligently and quickly to get advances on the claim in order for this occur. As the claims process progressed, the Company ran into difficulties with one of its lenders, you increased your efforts to get more property advances to assist the Company in what turned out to be cash crunch due to the uncooperative financial institution.

One of the biggest benefits of working with you was on our business interruption claim. While I have many years of experience with US GAAP, UK GAAP and IFRS - the accounting for our BI claim was essentially a new form of accounting. The carrier and its forensic accountants were very aggressive on their calculations and essentially did not pay our business interruption claims on a timely basis even though your firm was making timely and accurate monthly filings based on the Company's monthly sales information showing substantial funds were due and needed. After face to face meetings and conference calls, the carrier finally started to pay a portion of the business interruption losses, several months in arrears, but it was not until the Company sued the carrier in Federal Court that a final settlement was reached.

Corporate Office: Village Farms, L.P. • 195 International Parkway, Suite 100 • Heathrow, FL 32746 • 407-936-1190
www.villagefarms.com



The Greenspan Co./Adjusters International's record keeping and input were a key factor in the strong case the Company's external counsel made against the carrier, which resulted in a significant and quick resolution of the case. The total claims ended up being just under \$50 million and took a little over 15 months.

The Company did not have the internal resources to take on major workload of complying with all the carrier's information requests, nor did it have the experience necessary to handle such a claim. Hiring The Greenspan Co./Adjusters International was a wise and prudent decision as without its guidance, we would not have recovered the amount of funds we did and our claims would probably still be pending and even worse without the significant advances at the behest of The Greenspan Co./Adjusters International to the carrier, the Company could have suffered even more severe financial consequences.

I would highly recommend The Greenspan Co./Adjusters International to others based on their experience and committed team.

Sincerely yours,

Stephen C. Ruffini

Executive Vice President & CFO

Corporate Office: Village Farms, L.P. • 195 International Parkway, Suite 100 • Heathrow, FL 32746 • 407-936-1190
www.villagefarms.com



July 29, 2006

Mr. Gordon Scott
The Greenspan Company/Adjusters International
400 Oyster Point Boulevard, Suite 519
San Francisco, CA 94080-1921

Dear Mr. Scott:

Not many times comes along an opportunity to write a thank you note with such great feeling of satisfaction and gratitude.

The damages sustained due to Hurricanes Katrina and Wilma were substantial and it affected all our business process and it threatened our very own existence. In cases like this it is quite a challenge to sort out what to do next in the recovery process and in addition one gets to experiment in a completely new arena: Insurance Claim. After trying my hand at it for a couple of months, it became obvious that it was not my calling or, the time to learn it. In seeking a Public Adjusting firm, we interviewed several of them and only one, The Greenspan Company, seemed to fit my needs. I was looking at a total service company that could have not only the insurance knowledge, but also the understanding of the legal, accounting and engineering side of my business.

The wisdom of my decision became obvious on the very first week of your company's engagement. The constant calls to and from the insurance company ceased immediately and I could concentrate on rebuilding my business. By improving communications and speaking the same language with our Insurers, expediting their requested documents, facilitating inspections, the work of Paul Migdal, Chris Glenister and Jim Warren, translated into a steady flow of cash and a good and courteous relationship with the Insurers.

A very complex set of claims that included Crop, Crop income, business income, structures, excess loss, machinery, personal property, etc, was worked on and settled in 7 months to my complete satisfaction and with a minimal amount of my time and that of my staff.

Certainly you should be proud of the service that you provide and especially of your three above mentioned associates whom I will recommend wholeheartedly.

Sincerely,

Andrew Bartha
CEO

26001 SW 217 Avenue * Homestead, FL 33031
Phone: (305) 248-0821 * Fax: (305) 247-7637 * www.silverb vase.com * info@silverb vase.com

WILLIAM P. CURTIS

April 13, 2005

The Greenspan Company
Adjusters International
400 Oyster Point Boulevard
Suite 519
S. San Francisco, CA 94080

Dear Gary:

I would like to take this opportunity to express my appreciation to the team at The Greenspan Company.

Not ever having dealt with a situation of such magnitude as ours in Cayman when Ivan swept through, we were not familiar with the services of a public adjuster. However, due to the substantial loss we incurred we felt it was in our best interest to look to the experts in this field.

Throughout the entire process, the on-going support and responsiveness of your entire staff certainly contributed to the fair resolution received by our insurance company.

I feel at the end of it all the Greenspan sincerely looks out for their clients' best interest. I am confident and satisfied with the settlement and would not have achieved this without the assistance of The Greenspan Company.

Sincerely,



William P. Curtis, Owner
Oceanside Plantation
Cayman Islands

***3333 West Kennedy Boulevard, Suite 206
Tampa, Florida 33609
Phone: (813) 875-6324 * Facsimile: (813) 871-2183***



April 4, 2007

Gordon Scott, President
Adjusters International
400 Oyster Point Boulevard, Ste. 519
S. San Francisco, CA 94080

Re: Hurricane Recovery

Gordon:

I just wanted to drop a line to express our appreciation for the successful efforts of Paul Migdal and Chris Glenister in helping us obtain \$340,152 in insurance proceeds for our losses occasioned by Hurricanes Katrina, Rita and Wilma. They and your staff at Greenspan were as professional and as capable as you represented them to be when we first met back in late-2005.

Your team did an excellent job of analyzing the coverage, identifying opportunities coordinating resources and available data, and generally marshalling the effort. It is worth noting here that the claim itself was a little dicey, at least from a proof standpoint. Again, your team made absolutely the most of the claim and prosecuted it in respect to our insurance carrier with deft and expertise.

So, thanks to you, Greenspan's team, and most particularly to Paul and Chris for a job well done. You may be assured that we will use your services again, should the need arise, and will be a willing reference.

Regards,

Stephen A. Ricks
VP, General Counsel

cc: Paul Migdal and Chris Glenister.

Uniquely Baked
Delicious Creations™

14490 Catalina Street • San Leandro, CA 94577
800.938.1900 • 510.357.9836 • Fax: 510.352.5680 • www.spunkmeyer.com

July 07 2006

To Whom It May Concern:

I am writing to recommend most strongly the services of Arnie Abramson and The Greenspan Co. / Adjusters International. Arnie was able to recover money owed to me from State Farm Insurance that I could not have gotten back on my own. The damage to my home was extensive and Arnie recovered nearly eighty thousand dollars.

As the Founder and President of one of the largest footwear companies in the world - I know a great business when I see it. The Greenspan Co. / Adjusters International operation is an A+ operation that I highly recommend and will definitely use in the future if necessary.

Sincerely,



Michael Greenberg
President

MG/rme

HARBOR BRANCH
Oceanographic Institution, Inc.

Shirley A. Pomponi, Ph.D.
President/CEO

5600 U.S. 1 North
FORT PIERCE, FLORIDA 34946

(772) 465-2400, Ext. 449
FAX (772) 465-7156
E-MAIL: pomponi@hboi.edu

August 31, 2007

Gary Johnson
Adjusters International
11875 Dublin Blvd, Suite D179
Dublin CA 94568

Dear Gary,

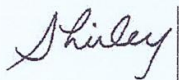
In the fall of 2004, our facility was devastated by Hurricanes Frances and Jeanne. Almost everything we had built to support our mission of ocean exploration, research, conservation, and education over the past 33 years was destroyed by the hurricanes. Much of the research we had been working on was seriously impacted. Most of our 200+ employees suffered personal damages to our homes; at times, we questioned our resolve, but we persevered and we are gradually recovering.

It was clear that we had two tasks ahead of us, both of which seemed enormous from our perspective. One was the reconstruction of our facility and the research programs it supported, and the other was the insurance claims that we would have to handle. Fortunately for us, we received a referral to your firm and agreed to retain you. As I look back at all the things the insurance companies tried to do during the adjustment process to avoid paying the claims, I can only imagine how the claims would have been handled had we not had you as our advocate, our ally, and our spokesperson. Your belief in our claim, your unwavering support of our institution, your skills, your tenacity, and your determination clearly inured to our benefit and ultimately fostered a settlement that was beyond our expectations.

I would be remiss if I did not acknowledge your entire team, Chris Glenister, Paul Migdal, Masood Khan, Jim Warren, and no doubt the countless others who help to support the claim.

Thank you from all of us at Harbor Branch for a job well done.

Yours sincerely,



Shirley A. Pomponi, Ph.D.

A NON PROFIT ORGANIZATION
Exempt from federal income tax under Internal Revenue Code Section 501(c)(3)
Qualifying for tax-deductible contributions under Internal Revenue Code Section 170(c).



August 8, 2003

Greenspan
16542 Ventura Blvd
Suite 200
Encino, Ca 91436

To Whom It May Concern:

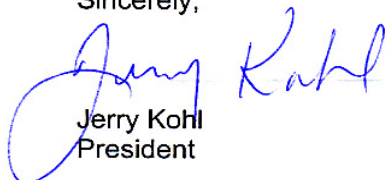
In July 2002 Leegin Creative Leather experienced a devastating fire at our City of Industry location. With this tragedy came a substantial loss, disorder, concern - and most of all, relief that no one was hurt.

You can imagine the feeling of distraught when our Insurance carrier was claiming non-coverage.

It was Greenspan and the efforts of Arnie Abramson that brought us to our recovery. The knowledge, compassion and ability to unfold and resolve the numerous issues was recognized and appreciated.

I will always be grateful for Arnie and Greenspan for their services and facilitating a speedy recovery.

Sincerely,



Jerry Kohl
President

a Division of
LEEGIN
Creative
LEATHER

14022 Nelson Avenue

City of Industry

California 91746

626 • 961 • 9381

FAX 626 • 961 • 9380

www.brighton.com



November 22, 2002

The Greenspan Company/Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080-1921

To Whom It May Concern,

In July of 2000, an explosion and resulting fire destroyed a major portion of our operating facilities. Needless to say, the devastation was enormous, both physical and psychological. At the time, we really had no idea which way to turn. Amongst all of the chaos of those first few days, we were introduced to Paul Migdal and the Greenspan team. Human nature prevailed and we felt we could handle the situation ourselves. Fortunately, this feeling lasted only a short time and we did enlist the services of the Greenspan team.

Paul Migdal, Gary Johnson, Jim Warren, and Sandy Cho immediately took over virtually every aspect of our claim. They reviewed our policies, set up meetings with our insurance company, and began to quantify our losses. This allowed us to focus almost all of our efforts on trying to restore our business to the best of our ability rather than having to spend all of our time handling the logistics of filing an insurance claim.

Our loss was quite large and the claim was complex. For the past 28 months, the team at Greenspan treated us as if we were their sole client. They invested an immeasurable amount of time and effort and at all times conducted themselves with extreme diligence and absolute integrity and professionalism. They took the time to learn and understand every aspect of our business. They then proceeded, as our advocate, to secure the settlement that we were entitled to under the terms of our policy. Without the assistance and guidance of these professionals, I am sure we would have never received a fair settlement.

Having gone through this experience, I am confident that no company should ever attempt to handle their own claim without the expertise of the Greenspan team. I would recommend the Greenspan Company, without any hesitation or reservation, to anyone faced with the task of filing, and attempting to collect on, an insurance claim. We could have paid far in excess of their fee and would still consider them to be one of the best business investments we have made.

Sincerely,

Daniel Medeiros
Chief Financial Officer

The DiMare Company

P.O. Box 517
Newman, CA 95360
Tel: 209 862-2872
Fax: 209 862-0103

82-025 Avenue 44
Indio, CA 92201
Tel: 760 347-3336
Fax: 760 347-0856

NITZE-STAGEN & CO., INC.

STARBUCKS CENTER
2401 Utah Avenue South, Suite 305
Seattle, Washington 98134

January 21, 2003

Adjusters International
400 Oyster Point Boulevard, Suite 519, S.
San Francisco, Ca. 94080-1921

RE: Starbucks Center
Seattle, WA

Dear Sirs:

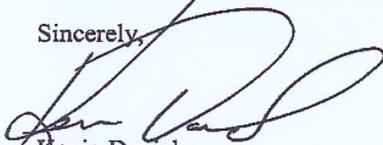
On February 28, 2001 our building suffered extensive damage from the Nisqually Earthquake causing the immediate loss of business income as well as the physical damage to the property. We hired your firm in March of that year and you have advised us on all aspects of our potential insurance claim for nearly two years.

We greatly appreciate your professionalism, knowledge, and experience that have assisted us in the preparation of the claim and through our recent negotiations with the insurance carriers. It is clear to us that without your involvement we would not have received the "fair" settlement that was concluded in December. The team you assembled (Gary Johnson, Jim Warren, and Paul Migdal) brought extensive experience to the table during a time when it was critical. Without this experience, we would not have been able to make it through the catastrophe in the manner we did.

I would never hope for a similar situation, but if misfortune struck us again, we would not hesitate in hiring your firm to assist us prepare and negotiate the insurance claim.

Thank you very much for your assistance on this matter.

Sincerely,



Kevin Daniels
President

Seattle 206-467-0420

Telefacsimile 206-467-0423

<http://www.nitze-stagen.com>

The Greenspan Company / Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080-1921

November 25, 2005

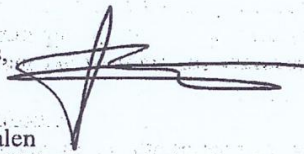
To whom it may concern,

On April 17, 2005, a fire at our greenhouse operation in Willcox, Arizona completely destroyed a 4 megawatt power generation unit and damaged a significant portion of our greenhouse and pack house facilities. Given that our past experience in dealing with large insurance claims was rather painful, we recognized the need to retain professional help and were fortunate to be introduced to Paul Migdal and his team of experts at the Greenspan Company.

From the moment we retained the Greenspan Company, Paul Migdal, Chris Glenister, Gary Johnson and Jim Warren took over every aspect of our claim. Their expertise and professionalism was recognized and respected by our insurance company and resulted in a timely settlement of our claims which was both fair and equitable. By retaining the Greenspan Company, we leveled the playing field vis-à-vis the experts brought in by the insurance companies and saved untold hours of management's time, enabling us to focus all of our resources on running our business and the recovery from the fire.

Having gone through the experience of dealing with large insurance claims both with and without the benefit of the expertise provided by the Greenspan Company, we are convinced that no company should ever attempt to handle an insurance claim without such help. Without any hesitation, we highly recommend the services of the Greenspan Company to anyone faced with filing and attempting to collect on an insurance claim. Retaining the Greenspan Company was clearly one of the best business decisions we made.

Sincerely yours,



Frank van Straalen
Chief Financial Officer



NATIONAL POWER

April 8, 2008

Mr. Gordon Scott
President
The Greenspan Company/Adjusters International
400 Oyster Point Boulevard, Suite 519
South San Francisco, California 94080

Dear Mr. Scott,

In April of 2005 our cogeneration plant suffered significant damage when a fire started in one of our fuel buildings, then quickly spread to our boiler room by way of the fuel conveyer system causing further damage to the refractory. As our plant had only recently become operational, this was a huge setback. To make matters worse, our insurance company started looking for ways to deny coverage on some of the claims.

Because of their actions, we decided we needed assistance. We did some research and it became clear to us that yours was the firm that we wanted to represent us. We made the decision to hire your firm to represent our interest and to ensure that we would be able to rebuild and repair our facility. We never regretted our decision.

The team assembled by The Greenspan Co./Adjusters International, included Ken Crown, Chris Glenister, CPA, Stan Parrish Esq. and other technical members of your staff. The strategies your firm employed throughout the claims process thwarted the insurers' exhaustive efforts to undervalue the claim. You successfully convinced the insurance company and their consultants for the need to resolve our differences and reach an equitable resolution. I am pleased to say that goal was accomplished.

We appreciate and commend The Greenspan Co./Adjusters International for their expertise and persistence in representing Big Valley Power during this challenging process. We believe that without your help and guidance that we might not be in business today. We would recommend your services to any organization facing similar circumstances. Best regards and thanks again.

Sincerely,

Jerry DesRoche

President, CEO
National Power Company

329 Jefferson Street, Oakland, California 94607

(510) 625-7900, Fax (510) 625-7911



Mr. William V. Greenspan, SPPA
c/o The Greenspan Company
3600 Wilshire Blvd. #300
Los Angeles, California 90010

June 12, 1995

Dear Bill :

Now that you have concluded our insurance recovery, caused by the Northridge Earthquake, please accept my thanks and the thanks of David Burger for your superb work on our behalf. We have no doubt that your individual efforts and the efforts of the Greenspan Company were critical in restoring our Mall.

Without your guidance and expertise, we could not have successfully met the challenges and requirements encountered with our Insurers. Our decision to retain The Greenspan Company proved to be one of the better business decisions we have made. It is certain that the benefits created by your supervision of our insurance claim far outweighed the costs of your services. Further, there is little doubt that the unique knowledge and skill brought by you and The Greenspan Company could not be obtained elsewhere.

Your personal commitment to the recovery of Fashion Mall Sherman Oaks is deeply appreciated by City Freehold (USA), Inc. and I am most pleased to reiterate our thanks for the work you have done. Your performance exceeded not only your promises but our expectations.

Should anyone curious about your services or Bill Greenspan wish to contact me, I will be glad to provide a first hand testimonial. Again, good on you, mate!

Best Regards,

A handwritten signature in dark ink, appearing to read 'Brian J. Pickering'.

Brian J. Pickering
Director of Operations and Vice President
City Freeholds (USA). Inc.

cc Charles V. Thornton, Esq.

14006 RIVERSIDE DRIVE #17 ■ SHERMAN OAKS, CA 91423 ■ (818) 501-1447 ■ FAX, (818) 783-5955
CITY FREEHOLDS (USA), INC. MANAGEMENT



December 22, 2015

The Greenspan Co./Adjusters International
Attention: Joshua Scott and Greg Clifford
400 Oyster Pointe Blvd #519
S. San Francisco, CA 94080
Attention: Joshua Scott

RE: Fire Loss – 60 Geoffrey Dr. Santa Cruz, CA 95062

Dear Josh,

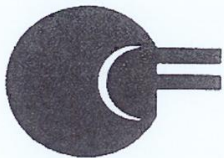
I've wanted to write this letter for some time now but the checks keep coming long after we've been in our new beach house. I'm certainly not complaining but, assuming this file is now closed I want to sincerely say a heartfelt and grateful "THANK YOU!!"

Too seldom in life do companies, or their people, exceed expectations but you and the entire team of Gregg Clifford, Brian Duke and many others at The Greenspan Co./Adjusters International are the very rare exception. Thank goodness I listened to two friends that insisted I talk to Gregg and hear what The Greenspan Co./Adjusters International did for them and, what they knew could do for us. That first meeting convinced me to hire The Greenspan Co./Adjusters International on the spot because, despite my insurance broker's good intentions to represent us with the carrier, I knew he didn't have the knowledge, resources or the complete independence to optimize our settlement. The Greenspan Co./Adjusters International is the most experienced, professional, astute and recognized expert in this field and that distinction is so well deserved. I know for a fact that I would have settled for less than half of what The Greenspan Co./Adjusters International got for us had you not been hired, and that's after deducting your fee. What a value! Hiring The Greenspan Co./Adjusters International made our life easy in comparison to what could have been a very, very exhausting and unrewarding experience. We learned a great deal however, as did our broker, who now realizes, after seeing firsthand the effort, dedication, resources and knowledge that The Greenspan Co./Adjusters International put forth in managing and settling this claim. Our broker and our risk management team have now worked together to tweak our policies to better protect us in the future. But, one thing is for absolute certain; if we are ever unfortunate to have another major loss like this... our first call will be to The Greenspan Co./Adjusters International.

Once again, thank you all so much, and if you ever need a referral, I'd be proud to be that person.

Dennis Parnagian
President
Fowler Packing Co.

8570 South Cedar Avenue • Fresno, CA 93725 • Ph. 559.834.5911 • Fax: 559.834.5272



CITY FREEHOLDS [U.S.A.], INC.

14006 RIVERSIDE DRIVE, SUITE NO. 17 FASHION SQUARE
SHERMAN OAKS, CALIFORNIA 91423
TELEPHONE (818) 501-1447 FAX (818) 783-5955

From the Office of the President
David Z. Burger AM

June 20, 1995

To whom it may concern:

Our property, Fashion Square Sherman Oaks suffered severe damage -- running into tens of millions of dollars -- during the Northridge Earthquake on January 17, 1994. In fact the center was closed for over two months. All of parking structure "A" was completely demolished as was a portion of the Bullock's department store. Each of our 145 tenants was either partially damaged or completely destroyed.

We engaged the Greenspan Company to represent us in negotiations with our insurers. The negotiations took over 16 months and were very tough and complex requiring a huge support system and reams of correspondence. We were fortunate to have Mr. Bill Greenspan as the leader of the team whose knowledge, tenacity, hard work and enthusiasm leaves nothing to be desired.

The Greenspan Company does not come cheap, but in the final analysis they earned their fee many times over by successfully negotiating with the insurance companies resulting in the insurers paying over and above what one could hope to collect.

The Greenspan Company did a tremendous job for us and I have no hesitation in recommending them for anyone having to file a claim with their insurance company.

Yours truly.....



January 30, 2012

Bruce Tibert
Executive General Adjuster
The Greenspan Co./Adjusters International
455 University Ave, Suite 350
Sacramento, CA 95825

Dear Bruce,

Thank you and the staff at The Greenspan Co./Adjusters International for all the hard work you have done for Windsor Fashions. I have enjoyed working with you. You have been extremely conscientious and detailed in handling our claim. This catastrophic loss at the Roseville Galleria came at the worst time in our business, just weeks before Thanksgiving and the most important window in retail sales. The governmental agencies restricted access, but you were able to obtain entry, do a full inventory and arrange for removal of all the stock, furniture and fixtures in a very short period of time.

Your hard work resulted in our brand being obliterated or removed from the garments and arranged for sale of the salvage without impacting Windsor Fashions brand and labels.

You obtained a very advantageous settlement on the furniture and fixtures with Windsor also retaining the salvage.

Your crew did a remarkable job in maximizing our inventory loss at selling price. In addition to settling our stock at selling price, your accounting division recovered our lost profits for the entire period. With all that money to be lost, it was a great comfort knowing you were taking care of all the details. This allowed me to concentrate on reestablishing our Sacramento store.

It was imperative that we had cash flow during this process and I appreciate you getting that cash flowing from the insurance company as quickly as you could.

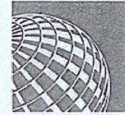
This has been a difficult process. It's not every day your business catches fire. Without experience in dealing with this kind of matter, I never would have been able to recover the costs from the insurance company that we have. Because of your professionalism and expeditious manner we have come through this and our Sacramento store is back in operation.

Thank you for all you have done.

Sincerely,

Steven Brodtkin, Controller
Windsor Fashions

4533 Pacific Blvd., Vernon, CA 90058 ph 323.282.9000 fx 323.973.4309



Continental Airlines, Inc.
Ground Safety & Risk Management
2929 Allen Parkway
Suite 1562
Houston TX 77019

December 4, 1998

Mr. Gordon Scott
Vice President, Marketing
Adjusters International
3600 Wilshire Boulevard, Suite 300
Los Angeles, California 90010

RE: LETTER OF RECOMMENDATION

Dear Gordon:

It is with utmost pleasure that I recommend Paul Migdal and Sandy Cho of Adjusters International.

Paul and Sandy assisted Continental Airlines, Inc. for several months on a business interruption claim. The claim was quite intricate for it involved a hub station that had been damaged by a typhoon.

I found Paul and Sandy to be professional and easy to work with. They exhibited experience in the claims process and provided Continental with the tools needed to finalize the claim. I appreciate their service to Continental, and it has been a pleasure working with them.

Sincerely,

Monica Ho
Manager, Property & Casualty Insurance
Risk Management
Continental Airlines, Inc.

Cc: Paul Migdal
Sandy Cho



GROUND SAFETY &
RISK MANAGEMENT



P.O. Box 6172
Tamuning, Guam 96931
Phone: (671) 646-5868 / 69 / 60 / 78 / 90
Telefax Operations: (671) 646-6798
Telefax Administration: (671) 646-6793

December 18, 1998

Mr. Gordon Scott, Vice-President
Adjusters International
Corporate Office
126 Business Park Drive
P. O. Box 90
Utica, New York 13503-0090

Dear Mr. Scott:

LSG Lufthansa Service Guam, Inc., in order to service all airlines in and out of Guam, runs a 24-hour, 365-day operation. Within the Mariana Islands, LSG is the only industrial caterer for commercial and airline use.

Although we on the island are no strangers to typhoons, LSG found itself in a precarious position after Typhoon Paka hit on December 1997. The flight kitchen sustained some damage; losing its Maintenance Shop and incurring some impairment to the rooftop condensers. However, production was able to start-up two (2) days after the storm.

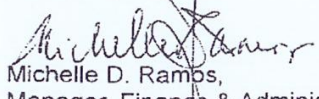
Our main problem was the shutdown of the Guam International Airport. Even if LSG was capable of servicing the planes, no airline was allowed to fly in until the runway and other critical navigational equipment was repaired. It would not be until ten (10) days after the typhoon for the airport to resume operations. During that time, LSG's revenue loss was significant.

In reviewing our real property, stock and business interruption policies, we concluded that any reimbursement would be minimal.

We then employed the services of Adjusters International. The team of Paul Migdal, Sandy Cho and Gary Johnson came in and with their combined expertise and diligence in resolving the many complicated issues, the insurance companies offered a much greater settlement than originally expected.

We would like to extend our most sincere appreciation for a job well done to your organization.

Sincerely,


Michelle D. Ramps,
Manager, Finance & Administration

JKL Corporation
39510 Paseo Padre Parkway, Suite 200
Fremont, CA 94538
Telephone: 510.794.8808

September 16, 2014

Masood Khan, Esq.
Vice President
The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080

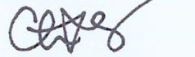
Re: Fire loss in Concord, CA

Dear Masood:

We are happy to write this reference letter for you and The Greenspan Co./Adjusters International for your efforts to help us a second time with our fire loss that occurred at our apartment property located in Concord, CA . As always, it was a pleasure doing business with you and your team. The team of individuals you and the Greenspan Co./Adjusters International got together to assist us with this claim was extremely knowledgeable and adept in navigating through the various insurance issues.

We got our claim negotiated and our building repaired very promptly. We are happy to serve as a reference to any future clients who may be contemplating retaining your services. The cost for your services is miniscule compared to the results. You are the best public adjuster that I have had the pleasure to work with. Again, thanks for all your efforts.

Sincerely,



Charles Leung
Vice President
JKL Corporation