

## QUOTES FROM HAWAII REFERENCES

"During the days that followed, many people appeared. Some were public adjusters and others were contractors. They all suggested that they could help us. As the dust settled and it became clear that there was no one on "our side," we began to think that maybe we could use some help. Maybe, just maybe, I was not as prepared for what lay ahead as I thought. I met with you and Steve Severaid from your office. I met with others who offered similar services and as a result of these early meetings I set up interviews for the "final contestants" with our board of directors. It became clear during the interviews that Adjusters International was a "cut above the rest." It was clear that you would assemble a team that would represent our interests unfailingly regardless of the fact that you were located on the mainland. It became evident...from referrals and your intensity and conviction...that you were clearly the best choice for us. We never looked back. We cannot thank you enough for the wonderful job that you did. You were there for us every step of the way. You fought for us unwaveringly on difficult matters. You got us more than double what we probably would have gotten had we not hired you. You were worth every penny we paid you. We would never consider handling a claim of this size without you."

Interstate Building  
Calvin S. Oki, Building Manager

"The best thing that happened was when they hired Adjusters International! Don't know what would have happened if we didn't have your company's help in dealing with the insurance adjusters and consultants."

"...Based upon the recommendation by the hotel's legal counsel, Adjusters International was retained as "insurance adjusters" representing the hotel's interest. Adjusters International immediately took control of the situation...Adjusters International performed their duties in a highly professional manner exhibiting extraordinary knowledge in insurance claims processing, representing and fighting for the best interests of the policy holder, Mauna Kea Resort. This was further evidenced during the earthquake damage repairs at the Hapuna Beach Prince Hotel."

Clyde Takaama, Director of Engineering  
Mauna Kea Resort

Lanson Kapau, Esq.

"We were out of our league without sufficient knowledge to make these important decisions until you and your staff arrived on the scene. Your knowledge of the claims process and ability to focus the necessary expertise on our claim was invaluable."

Harvey Gates, President  
Peter Rice, Executive Vice President  
Classic Resorts



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"...The fire was extremely disruptive to our business. It severely damaged much of our complicated equipment, destroyed much of our inventory and interrupted the start up of our major contract...Your team was on site and was totally devoted to our cause from the beginning. We are a very small organization and had neither the manpower nor the expertise necessary to properly assess and value the damage. By working with you we identified losses that we would have missed. Further, our bank and our customer were both impressed that we reached out to professionals to assist in resolving our claim. You kept us informed and kept your entire team fully engaged. Our initial concern was that we were too small to be of interest to you. You treated our loss in the same manner as you would have treated your own."

Michael J. Chutz, President  
Hawaiian Waste System, LLC

"...We will now have the means to rebuild and reopen our restaurant to the relief and satisfaction to all of our employees and our loyal customers who have stayed in contact with us over these months."

Joseph S. Y. Hu  
Bob's Big Boy Hawaii  
Hospitality Hawaii Corporation

"...you were extremely helpful in handling the claims on behalf of the Client, from reviewing the policies, attending site inspections with the insurer's experts, attending meetings with the Client and assisting in quantifying the actual and potential losses. Your team conducted themselves with extreme diligence, integrity and absolute professionalism. With the assistance and guidance of these professionals, Mauna Kea Resorts reached an amicable resolution with the insurer."

Lanson K. Kupau  
Kobayashi, Sugita & Goda

"You and your team worked closely with my team of professionals that included the contractors, the engineers, the industrial hygienist, the remediation crews and most importantly, the insured (me) and guided us through this complex and at times, frustrating process. You are able to accurately assess the building loss as well as the loss from business interruption...You have efficiently and effectively negotiate on my behalf with the insurance company...The final insurance settlement was more than three times of the initial settlement offer of \$500,000. I could not have accomplished this without your help. The best part is that all the insurance benefits were paid up front. Now the construction is completed, I am happy to say that I got almost a new office building, with more than 65% of the interiors and exteriors being re-done."

Mimi S. J. Hu, Principal  
Levin & Hu, LLP, CPAs



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"I am and for the past five years have been a member of the project's Board of Directors. I am an attorney by training, and for the last ten years have become a real estate asset manager/developer. Other members on our Board include a real estate broker, a major San Francisco South Bay Area construction materials supply executive, an accounting executive, a residential real estate broker, and a paralegal. I have never before had the experience of dealing with a public adjuster, so the whole concept was foreign to me, as it was to our Board. In our Board's initial dealings with the project's insurance carrier, it became apparent early on that we required professional assistance; especially inasmuch as most Board members are absentee owners, and we all owe our association's members the highest fiduciary duty... Professionalism, empathy, consideration, compassion and competence to the nth degree; all at a very trying time. Our Board made the right decision when we hired Greenspan Adjusters International, and how grateful we all are. I'm a lawyer and as you know, lawyers rarely have good things to say about anyone other than themselves."

Aaron L. Katz  
Kahala I at Polpu Kai

"Working with you and your staff made me realize that I would not have been as successful dealing with the insurance company alone. The process of settling an insurance claim was far more complex than I ever imagined. You and your staff provided the expertise needed to settle my claim equitably."

Peter Yukimura, President  
Yukimura's, Inc.

"The total payment, less the fee Greenspan Adjusters International clearly earned, makes for a very satisfactory conclusion to this mess...My recommendation of Greenspan Adjusters International is based on this conclusion: We would never have collected even half the amount finally paid without Greenspan Adjusters International keeping Farmers Insurance focused on the terms of the policy and reminding them that we were only asking them to do what the policy committed them to do. The final outcome is totally due to the two of you and your assistants who did what was needed by phone, mail, and coming to the property whenever Farmers or I wanted you there...Thanks for all your assistance in settling this claim and for holding Farmers to the letter of their policy. Without firms like Greenspan Adjusters International to help there would be many more insured who would simply be short-changed. Fortunately, after locating Greenspan Adjusters International with a web search and getting through on Christmas Day, I am not one of the short-changed!"

Paul E. Smith  
Managing Partner

"Our insurance company's first offer was \$250,000. As a result of your hard work, tenacity, and unwillingness to give up, coupled with your years of experience and knowledge of 'the game', you were able to secure for us a settlement of \$1,900,000.

You and your team created and implemented a winning strategy. You did great."

Todd Sanders, President  
Aoao The Consulate



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"...you and your associates brought an expertise and professionalism that were of invaluable assistance to the association and to me personally in reaching both a speedy and equitable settlement of our loss. The owners at Whalers Cove had a great deal going for them in the aftermath of Iniki; we had the original developer as a homeowner and board member, we had access to both the architect and the contractor. We also had excellent insurance coverage. With all those things going for us, the board was reluctant to seek the assistance of a 'hired gun' like The Greenspan Co./Adjusters International. We had everything we needed except a genuine understanding of how the insurance claim business works. In retrospect, it was probably our impatience more than our wisdom that led us to decide to use your services; it turned out to be the wisest course we could have taken."

Jack Overall, President  
Whalers Cove AOA

"We wish we had met you at the inception of the loss. We face numerous challenges from the insurance company, its adjusters and consultants, as well as the lenders and various other entities involved. It was several months after the loss that we retained your services. We are very grateful for the team effort and ultimate recovery. Your team did a great job of negotiating the various components of the claim. Your fees were a percentage of the insurance recovery and were very reasonable for the services performed."

Raymond Bashkingy  
Hotel Mt. Lassen

"Your knowledge of the insurance industry helped ease the burden of this tragic loss and your thoroughness insured my receiving full compensation. Your adjusters provided us with the necessary 'tools' needed for quick and professional recovery."

Joe Paskal, President  
J&R Film Company, Inc.

"We've always been led to believe in our insurance company, so we felt sure they'd have our best interests in mind; however, we quickly learned otherwise and realized we needed help. Eric's years of insurance industry experience paid off because he successfully negotiated a settlement that allowed my mother to rebuild, not only part of her home, but her entire home to the manner in which she always wanted. Eric also fought hard to get our insurance company to pay for items they initially did not want to pay for, like the damaged driveway and landscaping. I honestly do not think I would have been able to go through this experience without Eric's dedication and ability to go above and beyond. Hiring The Greenspan Co./Adjusters International helped reduce my stress in trying to do all this myself. I always felt I had someone to talk to and that someone was fighting for us."

Eddie Hafdahl

"You were directly responsible for our company being able to maximize the right of loss recovery under our insurance policy and we would highly recommend you to any company requiring assistance in processing an insurance claim."

Steven Lau, Vice President/CFO  
Fun Factory

"The Greenspan Co./Adjusters International expertise in navigating the claims process with our insurance company was invaluable. Your experience and professionalism far exceed our expectations. Your estimator was delightful to work with. Her efforts, along with the entire team at The Greenspan Co./Adjusters International, helped us receive the most out of our settlement with the insurance company. "

Rimma Ludovico



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"In comparison, your competition in the Manualoha complex did an extraordinary sub-standard job. It is my understanding that they 'underbid' your company by a small amount. This occurrence is living proof that you 'get what you pay for.'"

John Halliday  
Smith & Nephew Richards

"Please extend my gratitude to Shellie Landa and Chris Glennister for all of the work they put in on this project. Without their number-crunching and understanding of the details, this settlement would still be stalled...Obviously, your negotiating skills and advice to me along the way were key to the ultimate resolution of this claim. It was your advice that helped me finally accept Royal's latest offer."

Robert T. Coffin, Sr. Vice President Administration  
Village Resorts

"Although I was not involved in the decision to hire you, I can unequivocally state that you provided the professional guidance needed to adjust the settlement with the association's carriers. Your involvement with this Home Owner's Condominium Association necessarily included working with varying factions, whose concerns ranged from pure pettiness to personal aggrandizement, such that you were forced to deal with client problems, if you will, that I am sure greatly complicated your work. Only a professional in similar work could appreciate the difficulty I describe. Your even tempered ability to work with all of these factions, no matter how difficult or ill conceived, and to support the association in its claim in a professional manner, have left me with the highest regard for your abilities."

W. H. Gilliam  
Gilliam Law Office

"Shortly after Hurricane Iniki on Kauai I met with my insurance company's adjuster who told me, 'no problems,' that I would be fully covered regarding damages, spoilage, and B.I. wages for key employees. The company processed my damages claim but stated that because of their interpretation of my financial statement I was not owed anything for business interruption...Your knowledge and understanding of the policies enabled me to collect what was owed, some \$150,000.00, and this money enabled me to reopen my business on Kauai."

Bart Cahoon, President  
Maca, Inc./Gingerisle Corp.  
Buzz's Steak & Lobster / Pieces Of Eight

"As you know, I was extremely skeptical as to our need for your services when we first met. The insurance company, through their adjuster, had said many of the things I wanted to hear and seemed very cooperative. Clearly...we, as a homeowners association negotiating on our own behalf, would never have reached the settlement we did without your guidance and professional assistance."

James R. Bell  
Builder/Developer

"Your diligence, attention to detail, knowledge of our policy and expansive experience in this complex business was directly responsible for receipt of proceeds exceeding our expectations. Thanks to your expert advice and assistance, we were able to cover our extra expenses, fund the re-opening of operations and maintain our budgeted level of revenues."

William T. Tanaka, Jr., Vice President  
Pauling Pacific Group, LTD



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"Your firm accomplished, what would normally be considered 'impossible in Hawaii,' in the most 'EXPERT' manner Hawaii has ever seen...The documentation and presentation of the claims were complete and presented to the Insurance Carrier's Adjuster and settlements agreed upon within a matter of days. The expertise of your firm has saved Pacific Terrazo & Tile Corporation et al thousands of dollars and paid your fee many times over."

R. R. "Tony" Richards, President  
Pacific Terrazzo & Tile Corporation

"You have proven to us to be proficient, skilled, and knowledgeable in your field."

The Makai Club  
Michael J Hannon, Pres.

8/22/2018

