

QUOTES FROM HURRICANE REFERENCES

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

Stephen A. Ricks
Vice President / General Counsel
Otis Spunkmeyer

"Now after several months of never ending negotiating with the insurance company, we can honestly say that the decision to hire your company was one of the best decisions this board ever did. Thanks to your total dedication, professionalism and will, we can say that we are completely satisfied with the final settlement you were able to work out for our homeowners association. During the entire long and frustrating process that took place between your company in our behalf and the insurance company, your staff kept us informed of every detail, in a fast and very organized manner. Thanks to your dedication and commitment to us as clients, you kept me going, therefore I was able to maintain the full support of the owners to the end. The journey was difficult, even more difficult for us because after our claim was rejected the process to present a brand-new claim wasn't easy. But you passed with flying colors even though we were dealing with an insurance company that showed a lack of seriousness and professionalism in several occasions."

Wanda Luquis, President of the Board of Directors
Asociacion de Condomines el Monte Norte

"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."

Shirley A. Pomponi, Ph.D., President/CEO
Harbor Branch, Oceanographic Institution

"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.



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"There is no doubt that the extensive knowledge and skill brought to this claim by your team led to a recovery amount in excess of what I had imagined. Your company has proven that it takes specialists to successfully deal with an insurance company."

Hector Alvarez Febles, President
Marina Puerto Chico, Inc.

"...The damages sustained due to Hurricanes Katrina and Wilma where 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 net 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, Greenspan Adjusters International, 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."

Andrew Bartha, CEO
Silver Vase Orchids & Bromeliads

"At the conclusion of his assessment, Mr. Arnold spent one and one half days at the association's final meeting discussing the results of his findings and answering questions. The successful outcome of his hard work was evident by the smiles on the faces of the owners. Dealing with Mr. Arnold left us with a satisfied feeling of a job well done by a very qualified, professional representative of your company."

Sonia Morano, President
Asociacion de Condomines

"...He was always right on the job, he understood the problems. He is a first class professional. He did what nobody else could do. He came up with the ideas and answers to make a difference."

Ronald Rosate

"...I have learned very many things during this process and owe it all to you. The entire claims process was much more difficult than I ever imagined. It would not have been possible to achieve the results we got had it not been for The Greenspan Co./ Adjusters International and you. ...Throughout the claim, you kept me informed of everything and offered up options we did not know we had available."

Mansour Salehian, President
World Auto Parts Inc.



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"You were able to get us the maximum allowable on our flood insurance policies and 80% more than our cost to rebuild on the wind damage policies."

Stuart Jaffe
Chenault Creek Apartments

"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

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

Michael J. Deher, Managing Director
Avis Rent a Car

"Adjusters...sent qualified personnel on site and made calm of a hectic environment at Cat Cay. They provided individual attention promptly even as they handled claims of other insureds on the island. The administration of the claim was very professional and communications were not overly delayed as frequently occurs in such a massive insurance undertaking. In short, they were very effective and cool in their processing of this multimillion-dollar claim. Finally and most importantly, I collected a sizeable sum in a very reasonable time frame without enduring a great deal of stress over the potential outcome...I undoubtedly collected more than I ever would have if I had continued with my own efforts to substantiate and negotiate these claims independently."

S. Kent Rockwell, CEO
Cat Cay Land Company
Astrotech International Corporation

"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."

Douglas L. Pereira, Corporate Controller
Clothestime

"The decision of our board of directors was based on the realization that no one on our board of directors had the necessary expertise and knowledge regarding major property losses caused by hurricanes. The board of directors strongly felt that hiring an independent adjuster was the only way to ensure our condominium received all of the compensation we were entitled to from our insurance company. It is very important to note that much of the damage which Adjusters International identified was not noticed by our co-owners, our maintenance staff or the insurance company adjuster."

Carmen Lockheimer, President
Condominio Villas del Mar

"There is no doubt that your assistance and guidance resulted in a settlement that was four (4) times what we had anticipated."

Bruce M. Singer, President
Miami Beach Chamber of Commerce



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"Not only did you realize all the work in a shorter period of time than expected, but also we received the benefit of an adequate compensation."

César R. Miranda, Senior Vice President Employee Relations & Legal Affairs
Puerto Rico Telephone Company

"...the staff of Adjusters International had a well planned strategy which resulted in a highly organized claim. This was no small feat when one considers that there were over 300 unit owners to contend with along with a complex asbestos problem. Their professionalism and rapport with the insurance company enabled settlement of our claim in three months, much sooner than we had ever hoped. Their attention to detail, knowledge of the insurance policy, and negotiation skills brought us an ultimate settlement which was nearly \$2 million more than we originally expected."

Rodolfo Romero-Vice President, Board of Directors Villas de Playa II
Asociacion de Condomines

"The thoroughness of the appraisal made of the damages incurred, the presentation made to the insurance company, the constant follow-ups, and the attention received from all members of your company, contributed to the excellent results obtained."

Reinhard Werthner, President, Board of Directors
Asociación de Condómines de Villa Las Brisas

"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 by business on Kauai."

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

"We consider our settlement to be very good and appreciate the efforts of yourself and other adjusters and estimators who assisted you in the preparation and support of our claim. Your assistance enabled us to settle our claims promptly and in a fair amount."

H. Esposito (Cuqui), General Manager
Dutch Inn Hotel & Casino

"We know that the task was laborious and tedious but he never wavered in seeking all the information that would favor our position. His relentless emphasis on discovery and detail permitted us to be adequately compensated under the terms and conditions of the insurance policy."

Ramón M. Almonte
Fairways



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"With credentials in hand, unlike many 'do-gooders' at that time, they offered the assistance our time and resources prohibited. Their staff was knowledgeable, concise and always available for consultation. Our insurance company proved to be impossible, often refusing to honor the conditions of our policy. They used every possible avenue to deny and delay the claim. It was at these times, that Mr. Lombardo remained firm, competitive and yet professional. Meetings were difficult but Mr. Lombardo continued to persevere demanding justice for First Baptist Church."

Pastor Jack Auten
First Baptist Church of Homestead

"It has been a pleasure working with you, a CPA, master strategist and businessman. It is rare to encounter all of these traits in one person, but they were critical to preparing the successful \$10+ million settlement we received on our property and business interruption claim. With this settlement behind us, we are confident that the company is headed in the right direction."

Eugene P. Conese, Jr., President and CEO
Greenwich Air Services

"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

"Most importantly, first the National Hotel recovered more insurance monies with your guidance and support than had we decided to resolve the claim ourselves."

James P. Varela, General Manger & Secretary
National Hotel

"Mr. Migdal and Mr. Warren were extremely professional and they knew exactly what they were doing. We realize it was not easy. It took a lot of hard work, long hours, canceled meetings, frustrations, long distance calls, more canceled meetings, sleepless nights, constant pressure from us, not to mention the cultural differences, but we are more than satisfied with the results. It was definitely worth the wait. We received more money than expected. They handled all our requests in a timely fashion and represented us better than expected."

Sandra Y. Caro, CFO & Co-Owner
Villa Cofresi Hotel and Restaurant

"Although I was a little skeptical in the beginning, there is absolutely no doubt in my mind now that we did the right thing in contracting with your company."

Donna J. Perez
ARM Risk Manager
County of Monroe
Key West, Florida



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"Your prompt professional handling of our claim resulted in a settlement which we feel is very satisfactory, and I would like to thank you and each of the members of your staff who worked on this claim for us. Your thorough knowledge of the construction process as well as the loss of income coverage was essential to our final settlement."

Thomas R. Tucker, President
Norview Marina Associates, Inc.

"Our loss was quite large and the claim quite complex. From the date of their retention...until our recent receipt of a substantial settlement, the Greenspan Adjusters International team-led by Gary Johnson and joined by Gordon Scott, Steve Severaid and Paul Migdal-treated the Sherwood Resort Guam as if it were their sole client. They invested an immeasurable amount of time and effort on site as well as in foreign lands. At all times, these professionals conducted themselves with extreme diligence and absolute integrity and professionalism...The Greenspan Adjusters International team never wavered in its conviction that our loss was well in excess of that being postulated by the insurance carrier. With extreme determination, The Greenspan Adjusters International team acted as our advocate and was able to secure the settlement that the Sherwood Resort Guam was entitled to...We consider the fee paid to them to be a bargain in the true sense of the word. If their fee was many times the amount paid, we would still consider them to be one of the best investments the Sherwood Resort Guam has made."

Sherwood Resort Guam
Peter Lin, General Manager

"Your advice in the preparation of our property claim and business interruption claim and in the negotiations with the Insurance Company's accountants and adjusters was most beneficial to us in obtaining a very satisfactory indemnification for our damages."

Angel R. Marichal, Vice President Finance
Suiza Dairy

8/22/2018

