

ALASKA

Letters of Commendation



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Spirit of Alaska WILDERNESS ADVENTURES

Kodiak's Authentic Wilderness Experience

August 20, 2016

Dear Drew,

You and I go back a long way; about 20 years. In fact, I remember that when you and I first met, you were a guest of clients of mine whom you had just helped with a fire that they had in Anchorage.

In June, I was hit by tragedy two-fold when the guest house and four other buildings were completely destroyed by fire, and despite efforts to evacuate everyone safely, a life was lost and three were injured. I was devastated and overwhelmed. I didn't know what to do, so I turned to you for a variety of reasons, one of which was that over the years you've discussed with me various issues that can arise when someone has a property claim and I knew you had the knowledge and expertise to help me.

You came through with compassion and understanding. Even though I was underinsured, the insurance company paid me what I was entitled because of your conversations with their adjuster. That lifted a big burden off my shoulders so I could focus on rebuilding quickly. You have continued to offer support and advice, steering me in the right directions on many issues and for all of this I will be forever grateful.

Thanks a Trillion...



~Steele Davis~



Spirit of Alaska Wilderness Adventures
71 Uyak Square, Uyak Bay, Kodiak, Alaska
Steele@spiritofalaska.com

It was a Friday night in late March when the roof of our church collapsed. Not only was the devastation complete, the emotional toll on many of us, having been part of Abbott Loop for years, was also difficult to bear. We had two priorities: the first was to find a place to worship. The second was to begin the process of negotiating our insurance claim and rebuilding our place of worship.

In those first days, we felt comfortable that the expertise within our congregation along with the assurances from our insurance company's adjuster were all that was needed to put the destruction behind us and allow us to rebuild. So when Gordon Scott and Steve Severaid of Adjusters International approached us to explain their role as advocates for those who suffer damage like ours, we sent them away confident that we did not need their help. We were also influenced by the advise of our insurance co. to not partner with an outside adjusting agency quote "they are ambulance chasers, and will slow down the process." I believe this was the single biggest mistake we made in the process of our crises.

Moving through the process, we became mired in a protracted, disappointing, difficult negotiation with our insurance company. It felt like we were being strung along time and time again, I now call this "insurance fatigue". It was around that time when Steve, in Anchorage to meet with another client, stopped by to see how we were doing. It didn't take us long to realize that hiring Adjusters International and making them part of our team was the right way for us to go. This is when all of the games with the insurance co. ended a huge amount of stress and frustration was lifted and we got real traction!

It was then that we met with Drew Lucurell who was intimately familiar with the Alaskan culture and the local business landscape. It became very clear very quickly that they are the experts in the field of negotiating claims. Without going into all of the details, Drew and his team established the correct scope of loss, secured the insurance company's agreement with their scope, agreed to favorable unit costs, and most significantly, reduced our coinsurance penalty (a penalty the insurance company attempted to assess arguing we did not carry enough insurance).

When Adjusters International got involved, the insurance company's offer was a little over two million dollars. When all was said and done, our negotiated settlement was just short of three and a half million dollars, over a 60% increase!

Drew and Adjuster International earned every penny they charged. If I were to go back in time or had another claim of any kind the first call after 911 would be to Adjusters International. They were worth it. We cannot recommend them highly enough.

Pastor Josh Tanner
Abbott Loop Community Church

Drew D. Lucurell, Esq., S.P.P.A.
Adjusters International Corporation

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A PURSUING LOVE TO GOD & ONE ANOTHER



200 W 34th Ave.
PMB 411
Anchorage, AK 99503
October 27, 2013

Gary Johnson, SPPA
Principal
4300 36th Ave. W
Seattle, WA 98199

Dear Gary,

Thank you for the wonderful results that you and your team at Adjusters International achieved when resolving my fire claim.

It took approximately six weeks of frustration and wasted time after my fire to realize that I needed help in dealing with my situation. My problem was that I did not have the slightest idea or the expertise on how to deal with an insurance claim of this magnitude. Engaging your services was one of the wisest business decisions that I've ever made.

There is no the doubt that you were able to recover more than I ever could have on my own. I will forever be grateful to you and Adjusters International.

Sincerely,

A handwritten signature in cursive script that reads "Dave Cusato". The signature is written in dark ink and includes a horizontal line extending to the right.

Dave Cusato

GASTINEAU APARTMENTS, LLC
127 SOUTH FRANKLIN STREET
JUNEAU, ALASKA 99801

September 17, 2013

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

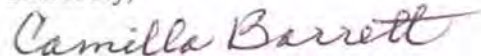
Dear Masood:

We own a large apartment building in downtown Juneau that suffered a tremendous fire causing significant damage to our property. Obviously, it was devastating to see our income generating investment go up in flames. We had no idea how to handle the myriad of insurance and claims issues that are inherent in such type of a loss. I am so glad I met with you, Ken Crown, and Blair Hanson shortly after our loss. We could not have recovered without the efforts of Adjusters International.

We sincerely appreciate your skills and efforts in navigating us through all the problems and hurdles that the insurance company threw our way. First, you were instrumental in dealing with the tenants and their displacement. Second, your claim strategy and game plan for the mitigation efforts were well thought out and crafted towards a speedy recovery. Third, the team of experts you retained, including your construction consultant, Kevin Bacon, was a tremendous asset to our eventual settlement. Fourth, your interaction with our lender and diligence in following up to get their attorneys on track with our recovery was extremely helpful. Finally, the skills you and your team employed in negotiating with our insurance company and its army of consultants and adjusters resulted in a policy limits resolution.

We are eternally grateful for all the efforts you and Adjusters International put forth on our claim. We are happy to serve as references to any potential clients thinking of retaining your services. Please feel free to share my contact information. I know you will always be a tremendous advocate for any individual or company that has suffered a loss and has to deal with their insurance company to get through it.

Sincerely,



Camilla Barrett, President



(907) 789-7500
FAX (907) 789-4049
1-800-770-7500

LUMBER & BUILDING SUPPLY COMPANY

8525 OLD DAIRY ROAD
JUNEAU, ALASKA 99801

February 3, 1998

Drew Lucurell
Adjusters International
305 East Pine Street
Seattle, Washington

Dear Drew,

It has been fifteen months since the fire destroyed our business, and I am very happy to report that we are back in full operation. Our customers have returned, and business is quite good considering that it is mid-winter. Now that things have settled down, I wanted to write you a quick letter to say thanks for your part in helping us survive this ordeal.

As you are well aware, the promises that the insurance adjuster makes immediately following a fire do not always pan out. In our case, the explanation of our business interruption coverage was way off base. Co-insurance and the way it affects actual coverage seems to be poorly understood by the general public. Prior to the fire, I thought I understood the provisions of our coverage but of course that was not the case.

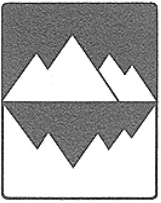
Never having filed a major claim before, it came as something of a shock to find that my insurance policy did not really say what it seemed to. Without your guidance and assistance in submitting my claims, I am certain that I would have had little success in recovering the money due to Valley Lumber Co. With your help, we were able to recover most of our business interruption insurance money. This was essential to our survival during the rebuilding process.

Thanks again for all your help, Drew. If you need a reference in the area, please don't hesitate to call me. Be sure to stop by if you get to Juneau again. I'll give you a tour of the new facility.

Sincerely,

Valley Lumber Co.

Dan Graves, General Manager



IMAGES^{OF}_{THE} NORTH

August 10, 1994

Mr. William V. Greenspan, SPPA
The Greenspan Company
400 Oyster Point, Suite 519
South San Francisco, CA 94080

Dear Mr. Greenspan,

We are writing to thank you for your valuable assistance as our adjuster during the past 8 months.

We were very impressed with yourself and your staff of experts, all of whom were extremely efficient, helpful, and courteous. We were particularly impressed with Ms. Shellie Landa, CPA, with whom we worked closely regarding the financial aspects of the claim. We always felt secure knowing that our interests were well protected and that as a result the settlement we received was fair and arrived in a timely fashion.

We are pleased to say that we never once had reason to regret our decision to hire The Greenspan Company and we would not hesitate to recommend your company to any individual or business in need of your services.

Once again, thank you for guiding us through our insurance claim with confidence and utmost professionalism!

Sincerely,

Helene F. Sobol and Lesley Leonhardt
Owners and Directors, Images of the North