



Comments from past **ENGAGEMENTS**

"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. Your team's accomplishments clearly meet this criteria and it is with great pride that we bestow this honor on you."

THE PORT AUTHORITY OF NY & NJ – Joseph J. Seymour, Executive Director

"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. On behalf of The Port Authority of New York & New Jersey, I would like to thank you for the expert advice you provided to me and my staff in our effort to bring the World Trade Center explosion insurance claim to closure. Your expertise and insight in this long and arduous negotiation were invaluable."

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, Denver, CO - Dale A. Wydman, Director of 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."

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

"I really appreciate your work in helping us settle the fire loss at the Valencia Hilton. As you are aware, the business interruption recalculation portion of this loss was extremely intricate and your work saved us a great deal of time and eventually money."

HILTON HOTELS CORPORATION – W. David Little, 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



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"It has been almost a year since the fire which completely destroyed one of our processing plants. Immediately after the fire, I received a telephone call at home from a representative of your company. My initial reaction was the 'knee jerk' type, and I felt I had been pursued by an 'ambulance chaser.' During an emergency management meeting it became clear that we had a loss that would exceed \$7 million dollars, and that standing toe to toe with our insurance company to recover our loss would be an overwhelming task.... After reviewing your proposal, it was agreed that our efforts would be best utilized in managing our business, while allowing your staff to recover our loss. 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

"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

"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

"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. Your initial statement that a speedy claims process was the only way you would pursue the job and your later recommendation to reject Chubb's original settlement offers... further demonstrated your expertise. 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

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

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



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"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... You successfully negotiated generous repair and cleaning allowances for the machinery that was exposed to the effects of the explosion and weather to reduce and eliminate the risk of potential future problems such as corrosion and keep manufacturer's warranties intact... Through a thorough review of our operations and financial claim, your team of internal forensic accountants successfully identified and demonstrated this loss by developing a model that measured and supported that loss of opportunity and allowed us to recover appropriately. Your work allowed for measurement and compensation for our true cost of our loss of income... 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

"Our loss was certainly not easy to measure. Your staff of building experts prepared a greatly detailed building estimate that carefully measured all of our damages. Much of our stock was also damaged to varying degrees, which made the detailed quantification and evaluation a very difficult task. Our equipment and machinery was still operational, yet you were able to negotiate a generous repair/damage allowance for machinery that was exposed to water and potential future corrosion. Our business interruption loss was also quite complicated. While we were able to complete most of our current orders at that time, we suffered a substantial loss of opportunity. Our normal margin was eroded by inefficiencies due to working in a damaged facility. Your team of professionals successfully identified and demonstrated this loss by developing a model which

measured and supported that loss of opportunity and allowed us to recover appropriately. 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 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

"With your help, we were able to prepare and 'satisfactorily conclude' a partial adjustment in excess of \$24 million dollars, within ten weeks of the date of our loss. The time factor was one of our most important considerations and we feel no one could have done this more quickly."

SERVICE MERCHANDISE, Nashville, TN - Thomas R. Ainsworth, Director Risk Management

"I would recommend Adjusters International to anyone in need of competent professionals for any insurance claim—no matter how large or complex. At its conclusion, the claim was settled for \$1.592 million—more than \$1 million higher than the insurance company's original offer."

REVERE COPPER PRODUCTS, Rome, NY - Gregory Savage, Vice President

"I wish to express my sincere gratitude to you for assisting the Department of Human Services with the insurance claims relative the Boys' and Girls' Homes and the Herbert Grigg Home."

GOVERNMENT OF THE VIRGIN ISLANDS, Charlotte Amalie, VI - Catherine L. Mills, Commissioner



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"The persistence of the AI team as our advocate allowed us to work through the maze of paperwork required by the carrier and to expedite resolution of our claim. AI personnel were always available to meet with my staff, whether it was during business hours, late at night, or at any time during any weekend. On every occasion that the insurance company brought in an additional 'expert' to minimize our claim and drag the claim process out, you countered with an AI professional who was more than able to level the playing field for us."

PROFESSIONAL HOSPITALITY

RESOURCES, INC., Virginia Beach, VA - Bruce Thompson, President

"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."

COUNTY OF MONROE, Key West, FL - Donna J. Perez, Risk Manager

"Thank you for your invaluable assistance in resolving Illinois Bell's property and extra expense claims. 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, Chicago, IL - Ed Butz, Vice President/General Counsel

"As you also know, our more than 300 locations in the United States and twelve foreign countries have made us a very complex organization. The professionalism and quick response time you and Nicholas both put forth is unparalleled in my business experience."

CCA INDUSTRIES, INC., Richmond, VA - Beverly W. Armstrong, Vice Chairman

"You and your associates did a fine job and we are very happy with the outcome. Rest assured that we will be in touch with you if we need your kind of professional help again."

TENNANT COMPANY, Minneapolis, MN - Thomas L. Larson, Corporate Facilities & Risk Manager

"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 City, OR - Kenneth W. Reza, Business Manager

"Truthfully, I was very concerned about being 'out of pocket' at the end of this adventure. I am so relieved to say we were not!...Throughout the entire process, the on-going support and responsiveness of your entire staff, which resulted in the negotiation of a fair resolution from our insurance company, definitely justified your fee."

TIEMPO REAL ESTATE DEVELOPMENT - Jodie Tavison, Vice President Property Management

"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., San Francisco, CA - Lincoln Yee, Corporate Secretary

"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 PUBLIC SCHOOLS, Dallas, TX - Cheryl Johnson, Director of Risk Management



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"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, London, UK – David Bell, Financial Director

"After we got a few weeks into the loss adjustment we realized that we were not on equal footing with the insurance company staff. There were too many variables, and subjective areas of the insurance policy for us to understand.... You and your staff of experts were able to compile details of the loss, understand the intricacies of the insurance policy, and alleviate the unbelievable amount of time and effort placed on our staff so that we were able to focus on saving our customer base and running our business."

COPPINGER and AFFILIATES, Cleveland, TN - Frank A. Morda, Executive Vice President

"We realized early on that we were ill equipped to devote knowledgeable staff to attend the numerous meetings, scope negotiations, unit cost negotiations, addressing building code issues and many other details that needed to be addressed in order to achieve a satisfactory settlement. We are glad we allowed professionals to handle these matters. Thank you for your hard work and decisiveness."

SHAWNEE COUNTY, Topeka, KS – Susanna L. Valdovinos, Assistant County Counselor

"Our thanks and appreciation for the courteous and professional services provided to us in preparing and negotiating a very successful settlement with our insurers."

BAHAMAS TELECOMMUNICATIONS CORP., Nassau, Bahamas - Barrett A. Russell, General Manager

"Your adjustment of Atchison Casting's \$50,000,000 claim with [our insurance carrier] was accomplished with perseverance, capability and professionalism."

ATCHISON CASTING, Atchison, KS - Hugh H. Aiken, CEO

"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., Tamuning, Guam – Michelle D. Ramps, Mgr., Finance & Administration

"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

"You have done a phenomenal job, we have been very impressed everywhere you have gone and you were recommended without question."

PINNACLE REALTY MANAGEMENT CO., Seattle, WA- James L. Terry, President Southwest Region

"You are both to be congratulated for demonstrating your expertise in an area that is foreign to us. The completion of the insurance claim with Factory Mutual was highly satisfactory to our company. That is a credit to your hard effort and keen knowledge in this very specialized field."

SUPERIOR INDUSTRIES INTERNATIONAL, INC. – Louis L. Borick, President



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"I realize now that there are numerous technical issues that we, as homeowners, are not qualified to address directly with [the insurance carrier]. You more than earned your fee. Not only did you triple the amount of our settlement, you eliminated a lot of stress and time dealing directly with [the insurance carrier]."

**TOLUCA VILLAS HOMEOWNERS ASSOC., INC.,
Toluca Lake, CA - Heidi Graham, President**

"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, Kansas City, KS
- Lanny L. Uden, Director of Civil Engineering**

"At first, I had intended to handle the loss by myself, using our employees. What a mistake that would have been! Luckily, it soon became evident that we had neither the expertise nor the time to effectively handle the loss while continuing to run a business...Your pledge when you approached me was that you would personally 'sift through the rubble' to evaluate the damage from the explosion. Your tirelessness was admirable. Your services invaluable."

**SHADOWDALE ELEVATORS, INC. - Harvey
Rosen, President**

"On behalf of General Cigar I want to thank you for your comprehensive and diligent work in helping us settle our insurance claims covering the assets destroyed in the...fire.... Especially difficult was the seed claim recovery where a great deal of analysis and persistence was required for this valuable asset."

**GENERAL CIGAR HOLDINGS, INC. - Jay M.
Green**

"Your honest interest in our problem didn't just save us from the fire, you saved us from ourselves and truly took care of us when we needed it most. I can't say enough good about how you handled our insurance claim....Thanks for everything."

**JACKSON YACHT CLUB, Jackson, MS
- Robert L. Wells**

"There is just too much that we didn't know regarding our rights under the insurance coverage.... Your knowledge, persistence, and contacts were what helped us receive a settlement that was appropriate. I truly appreciated your follow through and keeping me current on the issues. Both claims were tricky, and it was The Greenspan Co./Adjusters International's understanding of the real nature of events, and your method of presentation to the carrier that prevailed."

**MBA POLYMERS, INC. - Susan Aumiller,
Controller**

"The claim involved buildings, equipment, inventories, business interruption and extra expense. Your knowledge and interpretation of our insurance policy helped us to gather the information needed for you to organize and prepare the claim. Your experience in preparing and negotiating the claim added value and expedited settlement. This arrangement allowed us to be involved in the claim and to be kept current on all developments, without disruption of business."

**MARSHALL DURBIN COMPANIES - Marshall
Durbin, Jr., President**

"We are a manufacturer of natural latex rubber gloves for medical and cleanroom industrial use. Our plant here in Thailand had sustained a misfortune caused by flood in September 1995 both on the property damage and business interruption. Through the assistance of Paul and Gary, our financial loss from this misfortune was eventually indemnified by the insurer for nearly US \$1.6 million which inasmuch represented the loss we had truly suffered. Without them, we can never achieve a fair quantum of indemnification."

**SOMPONG VIRAKANANON - Yoram Hirsch,
President and CEO**

"We were always aware of the complex issues the claim generated and the difficulty that some of them posed. Your professionalism, knowledge and steadfastness were outstanding and the ultimate result certainly met our most optimistic expectations."

**ALPHA HOSPITALITY CORPORATION, New York,
NY - Thomas W. Aro, Executive Vice President**



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"The professionalism I experienced with your firm prompted me to overcome my initial reservations. That turned out to be a great decision as all the people at Adjusters International conducted themselves professionally and delivered very high quality products. You saved me untold hours and aggravation and saved the association a lot of money."

NATIONAL LUMBER AND BUILDING MATERIAL DEALERS ASSOCIATION, Washington, DC – Gary W. Donnelly, President

"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."

GLEASON CORPORATION – Howard L. Simon, Vice President

"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

"On first thought after the fire, I thought that the procedure was such that all those insurance premiums I had paid for 10 years prior to the fire entitled me to collect my full insured amount. Little did I know! When I found out that the insurance company had engaged the services of an 'adjuster' to make sure that I was paid as little as possible it was my decision to also hire my own adjuster. If the insurance carrier engages Wyatt Earp to

fight at OK Corral, I couldn't be without Doc Holiday on my side as I am not a professional gun fighter. In view of the attention and professional service I received from you, and the monies I recovered which I would never have seen without your services, it was an excellent decision."

AMERICAN RAG COMPAGNIE - Mark I. Werts

"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 Co./Adjusters International 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 Co./Adjusters International could not be obtained elsewhere."

"Our property, Fashion Square Sherman Oaks suffered severe damage—running into tens of millions of dollars—during the Northridge Earthquake on January 17, 1994.... Adjusters International...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."

**FASHION SQUARE SHERMAN OAKS
Brian J. Pickering, Director of Operations & Vice President**

**David Z. Burger AM, President
City Freeholds [U.S.A.], Inc.**

"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



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"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

"I never realized the complexity and details that were involved in obtaining a recovery of this magnitude. Mr. Johnson not only addressed all the problems that arose, but took control of structuring the claim to benefit our firm. It is obvious to me that Mr. Johnson is a pure professional in his field in regards to major fire loss claims. The investigation and settlement of the claim was done in a timely manner as not to lose us more valuable time. The actual dollar amount of the recovery is beyond our original expectations. I have no reservations in recommending your firm...."

WATT INDUSTRIES – Ray Watt / Mark Humphries

"The Greenspan Co./Adjusters International saved Sundance many hours by doing the necessary research and calculations. Your follow up and negotiation adeptness

proved to be invaluable for settling our claims with the insurance company. It was through your abilities and aggressive approach to the Insurer that we recovered the maximum amount due us under our policies. The Greenspan Co./Adjusters International is amongst the best in ability, professionalism and reasonable approach in resolving difficult matters."

THE SUNDANCE GROUP – Mike L. Washburn, Chief Financial Officer

"In your role as consultant to the National Park Service, 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. The summaries and explanations of all aspects of the loss adjustment you prepared were well done and served as the basis for National Park Service approval of the insurance settlement."

**UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE
Martin L. Nielson, Chief, Business & Revenue 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, Washington, DC
– Elvi Moore, General Director**