

# The *right* way to settle claims<sup>®</sup>

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THE GREENSPAN CO./  
ADJUSTERS INTERNATIONAL  
The *right* way to settle claims<sup>®</sup>

## Why Choose **The Greenspan Co./ 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. The Greenspan Co./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 Greenspan Co./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	Las Vegas, NV	Rochester, NY	Scranton, PA
Anchorage, AK	Los Angeles, CA	Rockville, MD	Seattle, WA
Atlanta, GA	Melbourne, FL	Sacramento, CA	Springville, NY
Austin, TX	Nashville, TN	Salem, OR	Surrey, British Columbia
Baltimore, MD	New Orleans, LA	San Diego, CA	Syracuse, NY
Boise, ID	New York, NY	San Francisco, CA	Utica, NY
Charlotte, NC	Oklahoma City, OK	San Jose, CA	Vancouver, British Columbia
Chicago, IL	Omaha, NE	San Juan, Puerto Rico	Virginia Beach, VA
Dallas, TX	Phoenix, AZ		
Denver, CO	Pleasanton, CA		
Detroit, MI	Portland, ME		
Fort Lauderdale, FL	Portland, OR		
Honolulu (Oahu), HI	Provo, UT		
Houston, TX	Richmond, VA		
Irvine, CA			





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## 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.







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## 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.

The Greenspan Co./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.







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## 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. The Greenspan Co./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. The Greenspan Co./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. The Greenspan Co./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. The Greenspan Co./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.





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## 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.







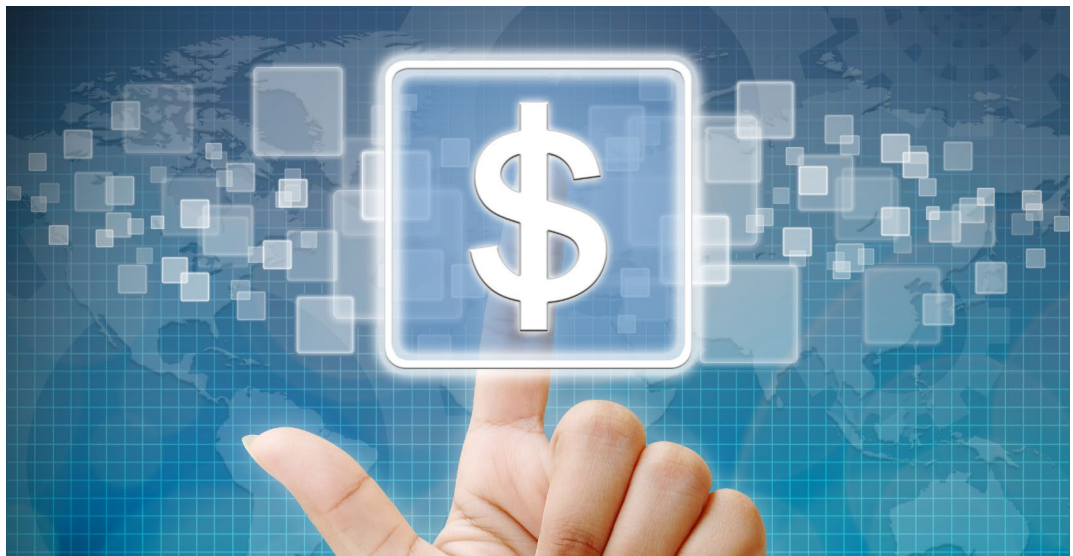
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## How We Are **Compensated**

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.





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## Selected Puerto Rico Hurricane References ...

**Marina Puerto Chico**  
Hector Alvarez Febles, Pres  
*Fajardo, PR.*

**Condominio Playa Azul II**  
**Asociacion de Condomines**  
Sonia Morano, President  
*Luquillo, PR*

**Carolina Shopping Court**  
**Isla Verde Mall**  
Jose Bacardi, Pres.  
Ruben Irizarry, GM  
*Rio Piedras, PR*

**American Food Processor**  
**Centro De Distribucion Amelia**  
Tito Vargas-President  
*Puerto Nuevo, San Juan , PR*

**Inversiones Isleta Marina**  
Luis Diaz, Manager  
Americo Boschetti, President  
*Puerto Real & San Juan, PR*

**Villas De Playa II**  
Rodolfo Romero  
VP, Board of Directors  
*Dorado, PR*

**Dupont Plaza**  
*San Juan, PR*  
*Washington, DC*

**El Monte Norte Condominiums**  
Wanda Luquis, President  
*Hato Rey, PR*

**Jewish Community Center of Puerto Rico**  
**Share Zedek Synagogue**  
Jack Goldikener, President  
*San Juan, PR*

**Asociacion De Condomines**  
**Villa Las Brisas**  
Reinhard Werthner, President  
*Rio Grande, PR*

**Lugo Auto Sales**  
Hector Aviles, General Mgr.  
Jose Lugo, President  
*Bo. Lavadero, PR*

**Condominio San Jorge Gardens**  
Ms. Eva Azizi, Manager  
*Santurce, Puerto Rico*

**Dutch Inn Hotel & Casino**  
H.Esposito (Cuqui), GM  
*Saturce, PR*

**Puerto Rico Telephone Co.**  
Cesar Mirando, Sr. VP  
*San Juan, Puerto Rico*



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## Selected Puerto Rico Hurricane References ...

**Jorge R. Davila, Esq.**  
*San Juan, PR*

**Puerto Rico Traction Tire Mfg.**  
**Isleta Marina**  
Americo Boschetti, Pres.  
Various Locations  
*San Juan, PR*

**Bello Horizonte Condo**  
*San Juan, PR*

**Villa Cofresi**  
Fernando Caro, Pres.  
Sandra Caro, CFO  
*Rincon, PR*

**Condomino Villas Del Mar**  
Carmen Lockheimer, President  
*Isla Verde, PR*

**Fairways**  
Ramon Almonte  
*Dorado, PR*

**Suiza Dairy**  
Angel R Marichal, VP Finance  
*San Juan, PR*

**Condominio Marlin Tower II**  
*San Juan, PR*

**Asociacion De Condomines Del Co.**  
*Dorado, PR*

**Atlantic Quality Construction**  
*San Juan, PR*

**Condominiums Park Plaza**  
Evone Prats, Pres.  
Sergio R. San Pedro  
*Isla Verde, PR*

**Brisas De Monte Flores**  
*Santurce, PR*

**Condo Playa Azul III**  
*San Juan, PR*

**Condo Prila**  
*San Juan, PR*

**Condo Santa Maria II**  
*San Juan, PR*

**Condominio Coral Beach**  
*Carolina, PR*

**Condominio Costamar**  
*San Juan, PR*

**Condominio Monte Flores**  
*Santurce, PR*





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## Selected Puerto Rico Hurricane References ...

**Condominio Coral Beach**

*Carolina, PR*

**Condominio Costamar**

*San Juan, PR*

**Condominio Monte Flores**

*Santurce, PR*

**Condominium Iberia I**

*Guaynabo, PR*

**Exotica De Caribe**

*Santurce, PR*

**Hotel Pierre-Best Western**

*Santurce, PR*

**Isabel Perez Llera Providencia**

*Santurce, PR*

**Joy S.A., Inc.**

*Hatillo, PR*

**M.A. Esteves, Inc.**

Miguel Esteves, Pres.

*La Riviera R.P., PR*

**Marbella East Condominium**

*San Juan, PR*

**Mario's Restaurant & Hotel**

*San Juan, PR*

**Marlin Towers li Condominium**

*Isla Verde, PR*

**Panaderia Osiris, Inc.**

*Isla Verde, PR*

**Radisson Normandie Hotel**

*San Juan, PR*

**Regency Hotel**

*San Juan, PR*

**Swiss Chalet, Inc. Db a Best  
Western Hotel Pierre**

*San Juan, PR*

**Tony's Restaurant & Cabana**

Antonio Ortiz

*Cabo Rojo, PR*



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## 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



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## 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.





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## 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*



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## 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*



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## 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*



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**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*



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## 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*

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[info@greenspan-ai.com](mailto:info@greenspan-ai.com)





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## 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*



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## 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



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## 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*



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## 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



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## 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*





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## 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*



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## 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.



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## 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*



## 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





## 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**

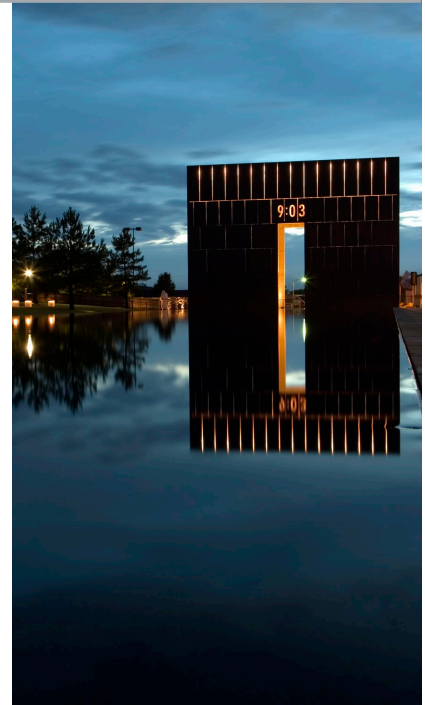
*Chicago, Illinois*

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





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## 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 AMERICIAS 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 insurance 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





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## 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



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## 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*





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## 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. ...



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## 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*



**THE GREENSPAN Co./**  
**ADJUSTERS INTERNATIONAL**  
The *right* way to settle claims®

## 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*



# THE GREENSPAN CO. / ADJUSTERS INTERNATIONAL

The *right* way to settle claims®

## 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*

# Asociación de Condómines de Villa Las Brisas

HC1 Box 13562, Río Grande, PR 00745-9627

Tel: (787) 888-0414

April 14, 2000

Mr. Gary W. Johnson  
Adjusters International  
3600 Wilshire Blvd., Suite 300  
Los Angeles, CA 90010-0025

Dear Mr. Johnson:

When Hurricane Georges passed through Puerto Rico in September of 1998, it caused damages in the millions of dollars to our complex. We were very fortunate to have received the proposal from Adjusters International to represent us with our insurance claim.

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.

We especially want to thank Paul Migdal, James Warren, Efraín Luiggi and, of course, yourself for all your assistance.

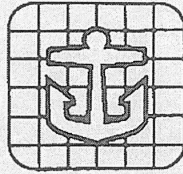
It is without hesitation that we highly recommend Adjusters International.

Cordially,



Reinhard Werthner  
President, Board of Directors





May 19, 1999

Adjusters International  
252 Ponce de Leon Ave.  
Hato Rey, P.R. 00918

Attn: Mr. Gordon Scott, Vice President of Marketing

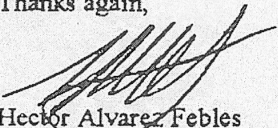
Dear Mr. Scott:

I would like to take this opportunity to thank you and your associates Gary Johnson, Jim Warren and Paul Migdal for your professional and diligent persistence in negotiating the damages caused to my marina by Hurricane Georges.

There is no doubt that the extensive knowledge and skills brought to this claim by your team, lead 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.

I could not be happier with the efforts that your firm has put into this adjustment and would have no reservations about recommending others to your company.

Thanks again,



Hector Alvarez Febles  
President

Imo

**Marina Puerto Chico, Inc.**

PO BOX 488 PUERTO REAL PR 00740-0488  
BARRIO SARDINERA, CARR. 987 KM. 2.4 FAJARDO, PR 00738  
TEL (787) 863-0834 • FAX (787) 860-3721





# Villa Cofresí HOTEL AND RESTAURANT

May 24, 1999

Mr. Gordon Scott  
V.P. of Marketing  
Adjusters International  
252 Ponce de León  
Hato Rey, Puerto Rico

Dear Mr. Scott:

We would like to thank Adjusters International, specifically Mr. Paul M. Migdal and Mr. Jim Warren for the excellent service provided to Rincón de la Villa, Inc. DBA Villa Cofresí Hotel during the last seven months.

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 phone 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.

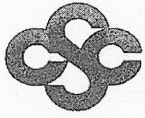
They handled all our requests in a timely fashion and represented us better than expected. We are very proud that we chose Adjusters International and even prouder that Paul and Jim handled our claim.

Best wishes for you and Adjusters International.

Sincerely,

Sandra Y. Caro  
Co-Owner  
Villa Cofresí Hotel and Restaurant

ROAD NO. 115 - KM. 12.3 • BOX 874 • TEL. (787) 823-2450 • FAX (787) 823-1770 • E-MAIL: [info@villacofresi.com](mailto:info@villacofresi.com) • RINCON, PUERTO RICO 00677



## Carolina Shopping Court

P.O.Box 29112, San Juan, P.R. 00929-0112  
Tel. (809) 760-0015 • Fax 760-3430

May 12, 1999

Mr. Gordon Scott  
Vice President of Marketing  
Adjusters International  
3600 Wilshire Blvd.  
Los Angeles, CA 94080

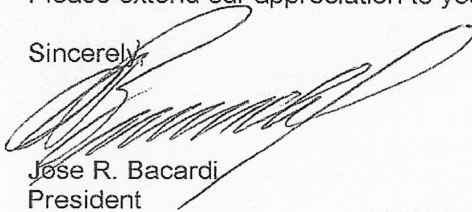
Dear Mr. Scott:

We want to congratulate Mr. Paul M. Midgal, Mr. Gary W. Johnson and Mr. Jim Warren for a job well done.

We are extremely satisfied the way your San Juan office handled the claims for our Shopping Centers, "**Isla Verde Mall**" and "**Carolina Shopping Court**" with the Insurance Company.

Please extend our appreciation to your staff in the San Juan office.

Sincerely,



Jose R. Bacardi  
President



ASOCIACION DE CONDUEÑOS CONDOMINIO PARK PLAZA

Ave. Isla Verde #100, Suite 103  
Isla Verde, P.R. 00979  
Tel. 728-2704

August 25, 1999

Mr. Richard Tanitsky, SPPA  
Executive General Adjuster  
Adjusters International  
Citibank Tower, 19<sup>th</sup> Floor  
252 Ponce de León Avenue  
Hato Rey, PR 00918

Dar Mr. Tanitsky:

It is always a pleasure to write a letter of appreciation for a job well done. Your professional and very effective endeavors resulted in our condominium obtaining a settlement far beyond our expectations. Your appropriate assessment of the initial amount offered by our insurance company as being inadequate, and your stated goals of an equitable settlement were on target.

We especially would like to laud your patience in answering the myriad of questions posed by the Board of Directors and individual property owners. The inspections of the damages in the individual apartment units were performed unobtrusively and efficiently. You can rest assured that if the need ever arises again your organization will be contacted. It is hoped that this letter also serves as an endorsement for any other entity that requires your services. We could not have done as well without your intercession on our behalf. Once again, thank you.

Sincerely,



Sergio R. San Pedro, Vicepresident  
Board of Directors

# ASOCIACION DE CONDOMINES EL MONTE NORTE

OFICINA DE ADMINISTRACION  
CONDOMINIO EL MONTE NORTE

January 4th, 2000

Adjusters International  
Citibank Tower  
252 Ponce de Leon Ave. 19th floor  
Hato Rey, Puerto Rico 00918  
Mr. Jay C. Evans  
Regional Vice President

Dear Mr. Evans:

We would like to express our gratitude for the excellent performance in handling our hurricane Georges damages claim to the Integrand Assurance Co.

Back in February 99, even though your company came highly recommended, we had severe doubts on how to proceed and we were in need of direction because our original claim had been flatly rejected by the insurance company, but we went ahead and hired your company's services.

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 home owner's 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.

AVENIDA DE HOSTOS • 165 • HATO REY • PUERTO RICO • 00918

## ASOCIACION DE CONDOMINES EL MONTE NORTE

OFICINA DE ADMINISTRACION  
CONDOMINIO EL MONTE NORTE

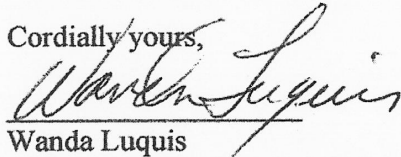
page two- Adjusters International

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.

Thanks again!

Cordially yours,



Wanda Luquis  
President of the Board of Directors  
3-98 to-12-99

AVENIDA DE HOSTOS • 165 • HATO REY • PUERTO RICO • 00918





June 1, 1999

Mr. Ronald Cuccaro  
President  
Basloe, Levin & Cuccaro, LTD./  
Adjusters International  
Postal Box 179  
Utica, New York 13503-0179

**Re: Fairways Homeowners Association**

Dear Mr. Cuccaro:

The board of Directors has requested that I write this letter on behalf of the above captioned Association. Our message is clear: Mr. Richard Smith compiled and elaborated our insurance claim resulting from Hurricane Georges in an intelligent and diligent fashion. 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. Be assured that we were at all times extremely pleased with Mr. Smith's efforts and good will in keeping us abreast of the status of the case. Should the claim not have been settled satisfactorily to us, we would have nonetheless been very appreciative of the way he handled every step of the process. We trust that we can contact your company in the future in case that another catastrophic affects our property and hopefully will be helpful in referring other claimants who are in need of professional assistance.

Once again, thank you for assigning Mr. Smith to our case and looking after our best interest.

Cordially,

Ramón M. Almonte

100 Fairways Villas • Dorado, Puerto Rico 00646-2022 • tel. (809) 796-0547



**JEWISH COMMUNITY CENTER OF PUERTO RICO**  
**Shaare Zedek Synagogue**

903 Ponce de León Avenue - San Juan, Puerto Rico 00907  
Office (787) 724-4111 - 724-4157 • Fax (787) 722-4157

September 9, 1999

Mr. Jay Evans  
Regional Vice President  
Adjusters International  
Citibank Tower  
19<sup>th</sup> Floor  
252 Ponce de León Avenue  
Hato Rey, Puerto Rico 00918

RE: Hurricane Georges Damage 9-21-98  
JEWISH COMMUNITY CENTER OF PUERTO RICO  
AND SHAARE ZEDEK SINAGOGUE  
903 Ponce de León Avenue, San Juan, PR 00908

Dear Mr. Evans:

On behalf of the Jewish Community Center I would like to extend our great appreciation in achieving a highly successful resolution of our insurance claim. For several months following the devastating hurricane our Board of Directors attempted to negotiate in good faith with Royal Insurance Company.

It soon became clear that the insurance company representatives were not fairly identifying the high quality materials and workmanship that exist on our property as a registered National Historical Building.

Your team of experts were able to properly identify and document the true extend of our loss. You then expertly presented and negotiated our claim in a manner, which fully utilized language of the insurance policy that was favorable to our position.

I would like to thank you for your professional assistance in helping us through a difficult and emotionally stressful process.

Very truly yours,

Mr. David Solomiany, Esq.



AFFILIATED WITH THE UNITED SYNAGOGUE OF AMERICA





Tel. 792-7300

February 7, 1990

Mr. Martin B. Smith  
Adjusters International  
603 Park Lane Building  
Santiago Iglesias Street  
Condado  
San Juan, PR 00907

Dear Martin:

We appreciate the assistance you provided us in the settlement of the insurance claims for the damages caused to our plant and business by Hurricane Hugo.

As you probably have noticed already, in the enclosed check for payment for your services we have expressed that appreciation in a material way by increasing the agreed fee for your services by 25%.

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 were most beneficial to us in obtaining a very satisfactory indemnifications for our damages.

Thank you for your efforts on our behalf,

Yours truly,

  
Angel R. Marichal  
Vice President Finance

mc

Ave. De Diego. Esq. San Patricio • Rio Piedras, P.R. • G.P.O. Box 3207 • San Juan, P.R. 00936-3207



Puerto Rico  
Telephone  
Company

G.P.O. Box 998  
San Juan, Puerto Rico 00936

Senior Vice President  
Employee Relations &  
Legal Affairs

January 20, 1988

Mr. Martin B. Smith  
Adjusters International  
603 Park Lane Building  
Santiago Iglesias Street  
Condado  
San Juan, Puerto Rico 00907

Dear Mr. Smith:

We want to acknowledge our gratefulness for your efficient accomplishments in the preparation and negotiation concerning the Puerto Rico Telephone Company fire insurance claims.

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.

We are very satisfied and highly recommend your professional services.

Truly yours,

César R. Miranda  
Senior Vice President  
Employee Relations &  
Legal Affairs

rmm

ASOCIACION DE CONDOMINES

*Villas de Playa II Dorado del Mar*

*Box 626*

*Dorado, Puerto Rico 00646*

*796-3375*

Adjusters International  
22 Elizabeth Street  
Utica, New York 13501

*december 26th., 1990.*

To Whom It May Concern:

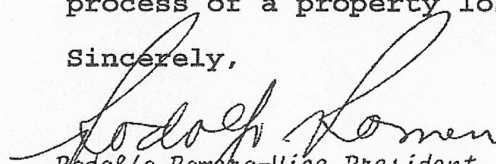
Our board of directors employed Adjusters International to document and settle our insurance claim resulting from the damages caused by Hurricane Hugo. On behalf of the board, I must say that this was the best decision we could have made.

Richard Smith and 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.

I recommend, without reservation, the services of Richard Smith and Adjusters International to anyone facing the adjustment process of a property loss.

Sincerely,

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