



GOODMAN-GABLE-GOULD  
ADJUSTERS INTERNATIONAL  
The *right* way to settle claims®

# Disaster Recovery Consulting Services



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## Your team of INSURANCE PROFESSIONALS

Every day, we contact businesses after difficult and disastrous events. We feel strongly that the information we can provide will greatly 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 get compensated for it. 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 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 adjusters will then 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.





## Why choose 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. 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 faster recovery.

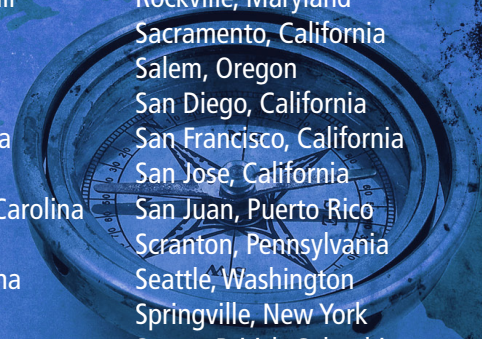
The Adjusters International team has extensive experience guiding clients through the disaster recovery process resulting from every major disaster of the past quarter century. Our approach is distinguished by the quality of staff we provide, the experience of our leadership team, and by the direct involvement of our principals in the day-to-day activities of a hurricane recovery operation.

### Office Locations

Albany, New York  
Ashland, Oregon  
Atlanta, Georgia  
Austin, Texas  
Baltimore, Maryland  
Bedford, New Hampshire  
Biloxi, Mississippi  
Boise, Idaho  
Charlotte, North Carolina  
Chicago, Illinois  
Dallas, Texas  
Denver, Colorado  
Detroit, Michigan  
Fort Lauderdale, Florida  
Greenville, South Carolina  
Honolulu (Oahu), Hawaii

Houston, Texas  
Irvine, California  
Kahului (Maui), Hawaii  
Kansas City, Missouri  
Las Vegas, Nevada  
Livermore, California  
Los Angeles, California  
Melbourne, Florida  
Myrtle Beach, South Carolina  
Nashville, Tennessee  
New Orleans, Louisiana  
New York, New York  
Oklahoma City, Oklahoma  
Phoenix, Arizona  
Portland, Maine  
Portland, Oregon

Provo, Utah  
Richmond, Virginia  
Rockville, Maryland  
Sacramento, California  
Salem, Oregon  
San Diego, California  
San Francisco, California  
San Jose, California  
San Juan, Puerto Rico  
Scranton, Pennsylvania  
Seattle, Washington  
Springville, New York  
Surrey, British Columbia  
Syracuse, New York  
Utica, New York  
Virginia Beach, Virginia





## Meet your ADJUSTING TEAM

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 go over your claim with a fine-toothed comb. When you choose to work with us, you bring the power of our expertise to the table giving you the chance to achieve the best possible financial recovery.

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.



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.

Our experts include building estimators, contents appraisers, specialty appraisers, and certified public accountants—all working as part of your team to prove your claim to the insurance company.

Working on your side  
TO PROVE YOUR  
CLAIM TO  
the insurance company.



## We've got **THE EXPERIENCE** you need

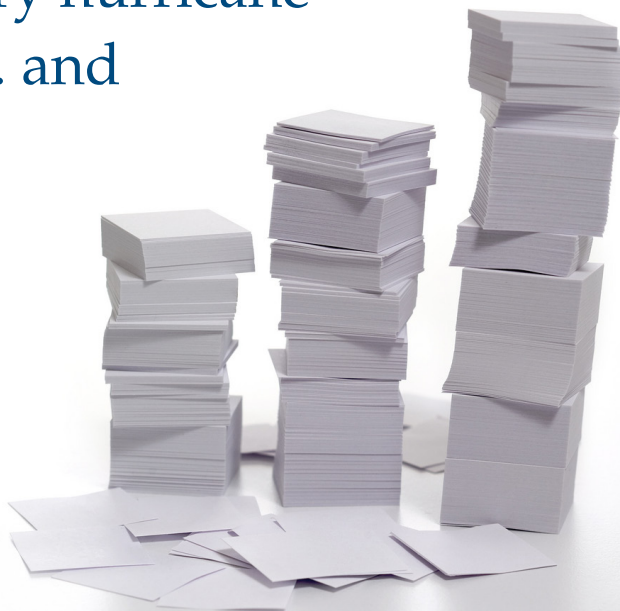
Our experience with hurricanes is unprecedented. Starting with Hurricane Elena in 1985, we have handled thousands of insurance claims resulting from every hurricane to have hit the U.S. and Caribbean in the past two decades.

Our list of credentials includes the Port Authority of New York & New Jersey (owners of the World Trade Center) and their 9-11 recovery; serving on the Governor's Task Force that assessed damages

following the Oklahoma City bombing; as well as working as advocates for numerous counties, cities, school districts, hospitals and port authorities.

We have over 40 offices throughout North America, each drawing on the resources of our insurance professionals throughout the country, so you can rest assured that when you call Adjusters International, you're calling in the best of the best.

We have handled  
**THOUSANDS OF INSURANCE CLAIMS**  
resulting from every hurricane  
to have hit the U.S. and  
Caribbean in the  
past two decades.





## 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 for the maximum amount** and with infinitely less hassle for you.

## 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. The benefits of an incentive-based fee are:

- There are no out-of-pocket expenses at a time when revenues are reduced; and
- Our team earns our fees based on our success.

We are partners with you, sharing a common goal of maximizing your financial recovery. Additionally, our fee is paid when insurance proceeds are received; providing an incentive to expedite the claims process.



## 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*

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**//** *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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**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*

**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*

**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*



*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  
The New Piper Aircraft, Inc.



**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, PR*

**Asociacion De Condomines Del Co**

*Dorado, Puerto Rico*

**Asociacion De Condomines El Monte Norte**

*Hato Rey, PR*

**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*

**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*

**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, PR*

**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, PR*



**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*

**Diamond Crest Ltd.**  
*US Virgin Islands, St. Croix*

**Dutch Inn Hotel & Casino**  
*San Juan, PR*

**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*

**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, PR*

**House Of Raeford Farms**  
*Raeford, NC*

**Imperial Towers Condominium**  
*Hallandale, FL*

**Indian River Exchange Packers, Inc.**  
*Vero Beach, FL*

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// 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

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**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, PR*

**John Hancock / Gannon Joint Venture**  
*Miami, FL*

**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, PR*

**MeriStar Hospitality Corporation**  
*Bethesda, MD*

**Miami Beach Chamber of Commerce**  
*Miami Beach, FL*

**Micasa Trading Corp.**  
*Miami, FL*

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**//** *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



**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*

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// 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

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**Ocean Optique Distributors**  
*Miami, FL*

**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*

**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*

**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*

**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, PR*



*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





**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*

**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*

**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, PR*

**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 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*

**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*

**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*

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**//** *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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**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've **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

### **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

**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



**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

**PURITY BAKERY, LTD.**

*(Sunshine Group of Companies)*

*Nassau, Bahamas*

Commercial bakery and snack food distributor destroyed by fire

**GENERAL CIGAR HOLDINGS/**

**CULBRO TOBACCO**

*Bloomfield, Connecticut*

This tobacco grower lost their heritage seed stock in a fire, which resulted in a complex business interruption claim

**MISSISSIPPI COAST COLISEUM AND**

**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

**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

**PACIFIC ETHANOL**

*Madera, CA*

Fire destroys silos used to store raw materials for conversion to Ethanol

**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



**LA-Z-BOY GALLERIES**

*Pittsburgh, Pennsylvania*

Retail showroom damaged by fire

**MALDEN MILLS**

*Lawrence, Massachusetts*

Fire destroyed all but one building of this major textile manufacturing complex

**CLASSIC RESORTS**

*Maui, Hawaii*

Condominium and timeshare owners/managers in Hawaii suffered extensive damage to a condominium complex on Maui due to fire

**DiMARE**

*Coachella Valley, California*

National fruit and vegetable grower/packer/distributor lost a major packaging warehouse due to fire

**YORK INTERNATIONAL**

*York, Pennsylvania*

York, PA, manufacturing facility destroyed in an explosion

**INTERSTATE BUILDING**

*Honolulu, Hawaii*

Largest high-rise fire in Honolulu history extensively damaged this commercial condominium building

**MICREL SEMICONDUCTOR**

*San Jose, California*

Wafer implant accident required creative solutions to problems that arose

**TENNANT, INC.**

*Uden, Netherlands*

Fire destroyed the European manufacturing facilities of this U.S. company

**CRUCIBLE SPECIALTY METALS**

*Syracuse, New York*

Molten steel leaked onto a water line during processing, causing an explosion

**SNYDER'S OF HANOVER, INC.**

*Hanover, Pennsylvania*

Fire in a large pretzel oven forced this snack food producer to shift their production process in order to resume operations and meet orders

**NATIONAL DOLLAR STORES**

*San Francisco, California*

Losses at three locations resulting from earthquake, fire and rioting

**BANK ONE TOWER**

*Fort Worth, TX*

The insurance claim for this building, which was devastated by a Category F2 tornado with winds up to 157 mph, was concluded in four months







## 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. 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**

**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**

**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.**

**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 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**

"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**

**Catherine L. Mills, Commissioner**



"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, FLORIDA**

**Donna J. Perez, Risk Manager**

"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.**

**Bruce Thompson, President**

"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**

"This letter of support is indeed a pleasure to write on behalf of Adjusters International, Incorporated. The exceptional service you and the staff provided was invaluable during our recovery efforts."

**CITY OF FORT MYERS, FLORIDA**

**Jeff Green, Director Financial Services**

"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**

"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**



"...the past six years – following Hurricane Katrina and the Federal Flood of 2005 – have been the most difficult for me. During that time, the City faced unimaginable challenges, and needless recovery obstacles erected by the federal representatives. ...the enormous help the entire Adjusters International team provided to the City of New Orleans in those dark hours stands out in my mind. That tremendous support and positive lift that it gave to me personally and the City as a whole will not be forgotten. For that I want to thank you all."

**CITY OF NEW ORLEANS**

**David B. Becnel, Capital Projects Administrator**

"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**

"I called AI on the morning of the rain event and AI responded promptly, professionally and efficiently with your resources. Within three weeks, AI had prepared the estimates for over 50 schools and were able to break it out between the National Flood Insurance Policy(s) and the multi-peril property policy. ...During this time HISD developed a phenomenal relationship with your company, your adjusters and your staff. AI's professionalism led to a good working relationship with our insurance company's adjuster."

**HOUSTON INDEPENDENT SCHOOL DISTRICT**

**Kermit Falgout, Risk Manager**

"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**

"...we received a settlement that was more than double the amount of what we had anticipated if we did it ourselves. You proved your value in dollars, strategy, time of settlement, and responsiveness."

**E.C. BARTON & COMPANY**

**Adam McPike, New Store Coordinator**



"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. . . . 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*

"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*

"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*

"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**

"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**

"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**



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

**PAUL JARDIN OF USA, INC.**

*Leo Shahinian, 3 Day Suit Brokers*

"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*

"I am writing this letter today to say thank you very much for all your efforts in handling our claims from two hurricanes that hit Texas this year. Our insurance claim was not easy, as we had just switched from a construction policy to an occupancy one, and we had to deal with three different insurers (or "layers") because of the size of the claim. Thankfully, you were there for us all the way, spending three straight months on the island. You were always available, giving me daily updates on progress that I was able to use in my communications with both our banks and Mr. Davis. In short, we couldn't have done it without you."

**RANDALL DAVIS COMPANY**  
*Stephen Swan, 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**  
*Lanny L. Uden, Director of Civil Engineering*

"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*

"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*

"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 eminent."

**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*



"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. 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**

"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**

"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**

"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, VP Property 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 BALLETT**  
**Elvi Moore, General Director**

"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**

"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**  
**Robert L. Wells**

"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**

Prudential Asset Resources  
2100 Ross Avenue, Suite 2500  
Dallas, TX 75201  
Tel 214-777-4568

November 18, 2008

Mr. Barry A. Flax  
Mr. James R. Harper  
Goodman-Gable-Gould/Adjusters International  
10110 Molecular Drive Suite #300  
Rockville, Maryland 20850

Re: Hurricane Heroes

Dear Barry and Jim:

Thank you for allowing me to express my gratitude and to personally recommend your company. I feel as if we have been partners since 2005, when Hurricane Katrina hit the coastal shorelines of Louisiana, Mississippi and parts of Texas. We contracted your services for not just a "bird's eye view" but you were on the ground as our eyes and ears in our portfolio evaluation. We were not having to guess was it wind or flood we had pictures.

As 2008 Hurricanes emerged first Dolly, Gustav and Ike approaching, I appreciate the fact Barry reached out to me and we secured and reserved your services prior to Ike hitting. Your team was on the ground and into places submitting pictures and reports back to me prior to us even getting calls backs from adjusters.

Two short stories I would like to share. Your team was in Galveston "boots on ground" within less than 48 hours with pictures and reports already back to me. By day 4 of Hurricane Ike I received a voice mail from an adjuster from a company I will not name. "Ms. Massenburg, this is xxx with xxxx, we have your initial claim report on the property, and it will probably be a week or two before we are allowed in to Galveston to even survey the damage, but please consider this our first response call to you and we will be in touch. On by the way, here's my email, (no phone number left)". It was with such pride that I had caller id and I re-dialed the phone and advised the adjuster my (I like to refer to you guys) as "my" guys are already at the property and I have pictures if he would like I will be happy to provide via email.

Second story, is we were able to provide information to many of our customers and owners that did not have a way to get into the property to know the condition and in many cases we were like "heroes" to them and we were able to say "yes it is bad in places, but your property is standing and looks amazing, let me forward you some photos". It is because of this I reference the subject line of my letter as "Hurricane Heroes".

Again, thank you for your services and it very nice to know we have such a great extended partner to guide us through difficult times.

Sincerely,

*Nancy Massenburg*

Nancy Massenburg  
Director of Insurance





**Randy Gaines**  
VP Operations & New Project  
Development – Americas

Hilton Worldwide  
7930 Jones Branch Dr.  
McLean, VA 22102  
United States  
703.883.1026

Mr. Keith Hayman  
Catastrophe Team Specialist  
Goodman-Gable-Gould/Adjusters International  
275 Madison Avenue, Suite 2218  
New York, NY 10016

Dear Mr. Hayman:

The team at Hilton Worldwide sends our gratitude to you, Harvey Goodman, Jim Harper, Ralph Sampson, Chad Robins, Vivian Germano, and the rest of the team at GGG/Adjusters International for your hard work and success on the claim for Hilton Los Cabos after Hurricane Odile hit Mexico.

Hilton Los Cabos is a top performing resort in our international portfolio. On our site visit with the Global Executive Team, it became very clear that Liberty Mutual, AIG, Royal Sun Alliance, and their representatives with Crawford & Company were more concerned about minimizing all aspects of the claim than protecting and preserving the asset, Hilton employees, and the future business of the Hilton Los Cabos after reconstruction.

After an extensive review of the insurance program, your team created an excellent claim strategy based on the needs of Hilton Corporate, the asset managers for Thayer/Brookfield, and our Hilton employees and customers. We appreciate your work with the various members of our Hilton team on documenting and evaluating the cost to repair the complexity of damages to the property, the importance and consideration of Hilton Brand Standards, safety procedures for reconstruction, cash flow needs, and getting the resort to reopen timely to secure our customer base.

You made it very clear that even with a great insurance program, it takes experience, finesse, strategy, persistence, expertise, and a professional approach to resolving major property and business interruption claims very timely and successfully. From the day after the hurricane hit until the final negotiation, your team clearly demonstrated the value of your services and very successful financial settlement on behalf of Hilton Los Cabos.

We would gladly recommend your services in the future. Thank you, again.

**Randy P. Gaines**  
Vice President Operations &  
New Project Development – Americas





Mr. Harvey M. Goodman, SPPA, President  
Mr. Karl L. Denison, CPPA, Executive Vice President  
Goodman-Gable-Gould/Adjusters International  
10110 Molecular Drive, Suite 300  
Rockville, Maryland 20850

Re: Loss Consulting Services, Belleview Biltmore Golf & Spa Resort, Clearwater, Florida,  
Damages from Hurricane Jeanne, September 2004

Dear Harvey and Karl,

We wanted to take a moment to thank you for your guidance and persistence in helping secure appropriate insurance recovery arising from our claims at the above-referenced property after Hurricane Jeanne.

The Belleview Biltmore Golf & Spa Resort, a one-hundred year old, 244 room luxury resort and conference facility, was heavily damaged by this major storm. For five months we attempted to negotiate with our insurance carrier, IRI, without professional representation. It became readily apparent that we were fighting an uphill battle, and we deemed it to be in the best interest of our Principal, for whom we were managing the property, to engage a professional advocate. Our insurance broker advised us of the excellent reputation of Goodman-Gable-Gould/Adjusters International, and fortunately we interviewed and engaged you as our representative. Our only regret is that we did not retain GGG/AI immediately after the storm.

While securing recovery in such a complex claim was a long, arduous process, GGG/AI's involvement as our advocate gave us complete confidence that we would fully recover. It was immediately obvious to us that the experienced veterans from within your organization that were assigned to each aspect of our claim (building, business personal property and loss of income/extra expense) were professionals. It was clear they had handled many losses as large and as complex as ours. Your team quickly brought themselves up-to-speed on the details of our policy, the specifics of our damage, and the status of claim negotiations to date. 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.

The claim documentation prepared by GGG/AI was always accurate and thorough, and you were able to lay out to IRI in great detail the extent of our damages. Each of your team members engaged in productive dialogue with the relevant experts retained by IRI and indeed leveled the playing field for CenterSquare. When we needed to invoke the Appraisal provision in our





policy, GGG/AI was able to seamlessly appoint a GGG/AI Principal as our Appraiser; no delay, ramp up time or learning curve. We truly felt the resources of your entire organization were at our disposal.

With GGG/AI as our advocate, we were able to secure approximately seven times the original loss measure offered by the carrier! It took significant effort, tenacity, creativity, skill and persistence on your part, but you got it done, and for that we are most grateful. CenterSquare will certainly call upon GGG/AI should we suffer damage in the future.

Feel free to share this with any similarly situated policyholders or have them call us directly.

Very truly yours,

A handwritten signature in blue ink that reads "Mark B. Greco". The signature is fluid and cursive, written in a professional style.

Mark B. Greco  
Managing Director, Private Real Estate



September 22, 2015

James S. Twaddell, Esquire,  
EVP Goodman-Gable-Gould/Adjusters International  
128 South Tryon Street, Suite 1955  
Charlotte, NC 28202

RE: Cabo Marina S. de R.L. de C.V/ Hurricane Odile

Dear Jim,

I would like to personally thank you for the guidance you and your team provided to us during the past year as IGY meet with the insurance carriers for our property and BI claims related to the hurricane in Cabo Mexico. Without your experience and knowledge I am certain we would not have obtained the settlement ultimately achieved.

We will gladly recommend Goodman-Gable-Gould/ Adjusters International to any company who may be faced with a similar unfortunate circumstance.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom Mukamal", written over a white background.

Tom Mukamal  
President  
Island Global Yachting Ltd.



March 20, 2006

Randolph H. Goodman, SPPA  
The Goodman-Gable-Gould Company/Adjusters International  
6 Reservoir Circle, Suite 202  
Baltimore, MD 21208

Re: Loss Consulting Services

Dear Randy,

It is with great pleasure and deep professional respect that I write to you to thank you for your many successful efforts on New Piper's behalf.

Though New Piper had been through challenges in the past, we had never experienced Hurricanes of this magnitude. The damage we sustained necessitated the relocation of our production line, an enormous task that required our full focus and attention. The added burden of trying to move forward on our claim in-house was mind boggling to us. We simply did not have the time or the expertise to know how to properly and effectively measure our losses and present them in a meaningful way to our insurance companies.

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.

You provided our Company with a very strong and talented group of consultants who individually and collectively expedited our ability to move forward on our claim in a timely manner. This was especially important due to the many components of our claim including losses to buildings, machinery and equipment, work in process, raw materials, tools and dies, furniture and fixtures, supplies, etc.

One of the more complicated elements of our claim was our recovery on our business interruption losses. Your full understanding of the coverage and your creative direction on how to format and measure the business interruption exposure was critical to reaching a successful settlement. Of special note is the remarkable contribution Jesse Forkner of Rollins Accounting made in the forensic accounting analysis of our business interruption loss.

Randy, I could go on and on singing your accolades. You make commitments to our company that proved reliable and successful. Your talent and ability proved to be extremely significant and effective in bringing our claim to a favorable resolution. The New Piper Aircraft, Inc. will never be able to adequately thank you for your outstanding work. If at any time, you are in need of a recommendation, I would consider it a privilege and a pleasure if you would allow me to speak on your behalf.

Best personal regards,

A handwritten signature in black ink, appearing to read "Suzon W. Franzke".

Suzon W. Franzke, J.D.  
Vice President of Legal Administration  
The New Piper Aircraft, Inc.



May 5, 2015

Mr. Pasquale Cuccaro, LPA  
Senior Vice President/Principal  
Goodman-Gable-Gould/Adjusters International  
6767 N. Wickham Rd, Suite 501  
Melbourne, FL 32940

Dear Pat,

I would like to express our gratitude to you personally for the terrific outcome you orchestrated on our behalf regarding our property claim in Miami. The claim was a complex, multi-million dollar issue that involved a significant amount of documentation, detailed analysis, coordination, and relationship management, and you and your team were able to navigate through a number of difficult issues to secure us a tremendous outcome.

We've enjoyed an excellent relationship with Goodman-Gable-Gould/Adjusters International over the years and your professionalism, persistence, and expertise once again exceeded our expectations. We view you and GGG as valued business partners and would not hesitate to use you again in the future or recommend you to future clients.

Sincerely,

A handwritten signature in blue ink, appearing to read "M. Partridge".

Matthew M. Partridge  
Vice President, Finance



**BOARD OF COUNTY COMMISSIONERS**  
Mayor Charles "Sonny" McCoy, District 3  
Mayor Pro Tem Mario Di Gennaro, District 4  
Dixie M. Spehar, District 1  
George Neugent, District 2  
Sylvia J. Murphy, District 5

Monroe County Risk Management  
1100 Simonton Street  
Key West, FL 33040  
(305)295-3178 Voice  
(305)295-3179 Fax



November 16, 2007

Mr. Pasquale Cuccaro  
Goodman-Gable-Gould/Adjusters International  
6767 N Wickham Road  
Suite 501  
Melbourne, FL 32940

Dear Mr. Cuccaro:

On behalf of Monroe County's Risk Management we would like to express our appreciation for all of your support with our claims and recovery resulting from the hurricane seasons of 2004 and 2005.

As you are aware, there were several locations effected which include Key West and Marathon Airports including runways, airplane hangars and the surrounding areas. Thanks to your involvement, we managed to recover for all of our damages. You and your company have made a tremendous difference and we would like to thank you for all of the support during a most difficult time.

Please feel free to use Monroe County as a reference towards future clients.

Sincerely,

A handwritten signature in blue ink that reads 'Maria Lewis'.

Monroe County  
Risk Administrator

# *Biltmore*

CORAL GABLES ~ MIAMI

Mr. Keith Hayman, Senior Adjuster  
Mr. Aaron Parker, Accountant  
Goodman-Gable-Gould/Adjusters International  
10110 Molecular Drive, Suite 300  
Rockville, Maryland 20850

Dear Keith and Aaron:

Thank you to Goodman-Gable-Gould/Adjusters International for your tremendous success assisting us as our advocate with our insurance settlements due to Hurricane Katrina and Hurricane Wilma.

Four months into our claims, we were receiving significant resistance from Liberty Mutual, our first layer insurance company, on the extent of our damages for both Katrina and Wilma. It appeared that Liberty Mutual was strongly attempting to keep the agreed upon amount of damages below our policy deductible, so that we would receive no claims payments from our first party carrier.

We decided to retain Goodman-Gable-Gould/Adjusters International after a strong recommendation from our broker. We were hesitant to engage a public adjusting firm, as we had previously had a very negative experience with a different firm on another loss occurrence. Fortunately, Goodman-Gable-Gould/Adjusters International has changed our view of how a public adjusting firm can really be a great asset.

We had 85 areas of roof surfaces damaged on a historic hotel building, and many of these roof tiles needed to be imported from Spain for the various roof replacements and repairs. With your tremendous assistance we were able to meet the historic registry requirements of the City of Coral Gables, and our hotel looks fantastic now that repairs are complete.

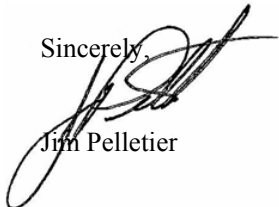
Your firm was proactive, brought in exceptional expertise and consultants who were always informed and professional, and guided the insurance companies to a reasonable and fair settlement. You were conscious of our cash flow needs for a substantial reconstruction project, and were always available and immediately responsive to every question we had throughout the process. When the representatives for our next layers of insurance coverage were not fully cooperative and were resistant to becoming involved in the loss evaluation you were able to professionally and productively demand meetings and conference calls to move through the red tape and achieve results.

150 of our rooms were damaged from Hurricane Katrina and 30 were damaged due to Hurricane Wilma. In addition to the 85 roof surfaces damaged, trees and masonry throughout our historic property were also in bad shape. Our revenue for our golf course, restaurants, gift shop, bars, and major events were drastically interrupted. Your accountants did a comprehensive job of capturing all aspects of our claim for business interruption and extra expense.

After negotiating through multiple layers of insurance, several insurance carriers, adjusters and accountants, we are most pleased with the final result of our claims and most appreciative that our insurance broker recommended Goodman-Gable-Gould/Adjusters International to The Biltmore Hotel.

Please feel free to use us as a reference and always stop in when you are in town.  
Hopefully, the hurricanes will stay out of South Florida for a many years!

Sincerely,



Jim Pelletier

1200 ANASTASIA AVENUE, CORAL GABLES, FL 33134 ~ 305.445.1926 ~ FAX: 305.913.3159

*The Leading Hotels of the World*





**B E R K O W I T Z   D E V E L O P M E N T   G R O U P**

July 29, 2007

Mr. Randolph H. Goodman, SPPA  
Adjusters International  
6 Reservoir Circle, Suite 202  
Baltimore, MD 21208

Dear Randy;

As you aware we have received the final payment for our Hurricane Wilma claims and find it extremely essential and appropriate for us to thank you for all of your efforts in affecting for us a most favorable settlement.

Please use this letter as a summary of events as to Adjusters International's role in being the procuring cause of our favorable settlement with this claim.

Hurricane Wilma significantly damaged two of the properties in our portfolio. We were faced with the obligation of identifying the damages, measuring the repair costs, and presenting a documented claim to our insurance companies. On the advice of our insurance broker we turned to Adjusters International to assist us in those endeavors.

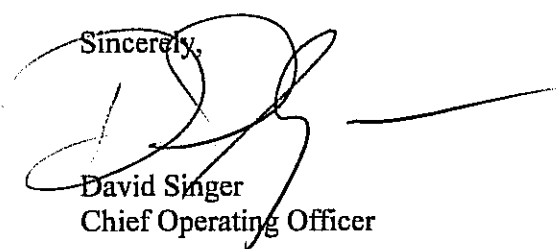
Berkowitz had purchased policies insuring us against the risk of windstorm; (1) a primary policy with IRI and (2) a "buy back" policy with Axis Surplus insuring one third of our deductible with IRI.

It became very apparent during the adjustment process that both of our carriers were taking policy application positions that severely jeopardized our rights of recovery. In fact, IRI determined that the manner in which our deductible should be applied would eliminate any payment to us by IRI for the physical damage sustained.

You and your team skillfully defeated their respective positions put forward by our insurance companies. The letters you drafted to both companies, on separate and distinct coverage application issues, were clear, detailed, and well framed in a manner that left the insurance companies no choice but to abandon their positions and pay the claim appropriately.

We want to thank both you and Phil Davidson for your work on our behalf and especially recognize the added value you brought to our claim process.

Sincerely,



David Singer  
Chief Operating Officer

# IMG

Real Estate Advisors

INVESTORS MANAGEMENT GROUP

Financial Management

11620 Wilshire Boulevard, Suite #500, Los Angeles, CA 90025 • Office (310) 473-7900

September 26, 2016

To the Potential Clients of Goodman-Gable-Gould,

I highly recommend using Pat Cuccaro and his team from Goodman-Gable-Gould Adjusters International.

Unfortunately, a fire broke out at one of our multi-family properties and an entire 12-unit building burnt to the ground. Our carrier disputed the coverage we believed we had purchased for the property. The costs to rebuild were significant, as well as relocating, and caring for our tenants.

We were looking at a significant shortfall in the reconstruction costs. I didn't know where to turn and our investors were livid.

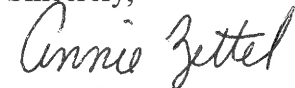
I was getting many conflicting opinions on whether or not to hire a public adjuster, whether to hire an attorney, how to move forward in a contested claim. One of my brokers recommended Goodman-Gable-Gould as a company that he had positive experiences dealing with. When I called the company, I was referred to Pat Cuccaro, a principal of the company. He immediately put me at ease.

I was inexperienced in handling a claim as significant as this. Pat was calm, assuring, and walked me through his strategies and process. He was well known in the field, and people respected him. His connections and experience streamlined communications with our carrier. His case for our desired settlement was persuasive. He was patient with questions from our investors and assured us that he was moving in a positive direction.

Ultimately we were awarded twice the settlement amount we originally expected. Our investors were thrilled with the performance of Pat and his staff. Personally, I found Pat and his staff wonderful people to work with as they were friendly, patient, diligent and professional. I gave Pat a new nickname, Pat "Leaving no stone unturned" Cuccaro.

I firmly believe you will be happy you chose them to represent you.

Sincerely,



Annie Zettel

Transaction Coordinator

Investors Management Group, Inc.



July 10, 2000

Harvey M. Goodman, President  
Karl Denison, Executive Vice President  
Goodman-Gable-Gould/Adjusters International  
133 Rollins Avenue, Suite One  
Rockville, Maryland 20852

Gentlemen:

In 1998, the Holiday Inn Beachside in Key West was significantly damaged by Hurricane Georges, and in 1999, damaged again by Hurricane Irene. After each incident, we retained Goodman-Gable-Gould/Adjusters International to assist us with our damage mitigation, loss measurement and claim preparation.

Your firm was engaged on the strength of recommendations of others in the real estate industry. Jones Lang LaSalle is now among those that would highly recommend Goodman-Gable-Gould/Adjusters International.

Your firm's twenty-four hour availability allowed us to reach you immediately so that you were able to mobilize drying equipment immediately after the incidents and to coordinate all of the necessary emergency services that were imperative to our recovery efforts. The persistence and diligence of every member of the Goodman-Gable-Gould/Adjusters International team throughout the claim settlement process gave us the peace of mind to know that such an important matter was being handled in fine fashion.

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. The ability of Tony D'Amico and his accounting staff to measure our losses in great detail, interpret the business interruption and extra expense aspect of our coverage and negotiate with strength on our behalf was excellent.

Thank you for all of your assistance.

Yours truly,

Ian Gaum  
Asset Manager  
LA SALLE HOTEL PROPERTIES



**Gerber**

G E R B E R C H I L D R E N S W E A R , I N C .

7005 PELHAM ROAD, SUITE D  
GREENVILLE, S.C. 29615

P.O. BOX 3010  
GREENVILLE, S.C. 29602  
PHONE: (864) 987-5200

December 14, 2000

Mr. Tony J. D'Amico  
Mr. Hayes Walker  
Mr. Barry A. Flax  
Goodman-Gable-Gould/Adjusters International  
133 Rollins Avenue, Suite 1  
Rockville, MD 20852

Gentlemen:

In September 1998, Hurricane Georges struck the Dominican Republic causing widespread destruction. Our facilities, which were situated in the path of the storm, sustained extensive damage. Due to the nature and extent of our loss and our apprehension about the manner in which the insurance company was responding, we recognized that we needed some kind of assistance with the claim process. We interviewed several loss consulting firms and ultimately selected Goodman-Gable-Gould/Adjusters International, Inc. to assist us on the basis of references, your initial presentation and a willingness to structure your services to accommodate our needs.

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.

We greatly appreciate all of your efforts on our behalf. 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. Goodman-Gable-Gould/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. Many thanks to Goodman-Gable-Gould/Adjusters International for a fine job.

Very truly yours,

A handwritten signature in black ink, appearing to read "Jay R. Cope".

Jay R. Cope  
Vice President – Operations Services

June 23, 2010

Mr. Harvey M. Goodman  
President  
Goodman-Gable-Gould/Adjusters International  
10110 Molecular Dr. Suite 300  
Rockville, Maryland 20850

RE: Starwood Hotels & Resorts Worldwide, Inc.  
Westin Peachtree Plaza Hotel - Tornado Claim 3/14/2008

Dear Harvey,

I hope all is well. I wanted to take this opportunity to thank Bill Greenspan, Keith Hayman, yourself, and the rest of the Goodman-Gable Gould team, for their assistance in helping Starwood prepare and present its complex property claim for the Westin Peachtree Plaza Hotel loss which resulted from damages caused by a tornado which struck downtown Atlanta in March 2008. Your team's professionalism, consultative counsel, technical insights and claims management advice helped Starwood achieve a successful resolution to our property insurance claim, which was fraught with complex technical, engineering, building code, and coverage issues.

With the assistance of GGG, Starwood and its Global Risk Management team was successful in advocating for our claim recovery under the policy, while preserving and maintaining our business critical insurance relationships. Our decision to retain Goodman-Gable-Gould/Adjusters International was strategic - specifically, we utilized their expertise to: develop an effective strategy to mitigate our damages; protect the property and preserve the asset; restore the landmark building; facilitate the continued operation of this critical asset during restoration; and optimize our claim recovery under the policy.

The collaborative approach and technical support helped Starwood achieve an equitable resolution of this PD claim which settled well into the eight figure range. As a result of the efforts of all involved, the Westin Peachtree Plaza Hotel will continue to be a icon of the Atlanta skyline and business community. Thank you for a job well-done!

Respectfully yours,



Stephen Truono

---

Stephen Truono, ARM, CSP

VICE PRESIDENT – GLOBAL RISK MANAGEMENT & INSURANCE

Starwood Hotels & Resorts Worldwide, Inc.  
1111 Westchester Avenue, White Plains, NY 10604



## Restaurant & Bar

1836 N. Virginia Dare Trail  
P.O. Box 2517  
Kill Devil Hills NC 27948  
Ph (252) 441-6530 Fax (252) 480-3241  
e-mail jroger@charter.net

July 13, 2004

Adjusters International  
5821 Fairview Road  
Suite 215  
Charlotte, NC 28209

Gentlemen,

It give me great pleasure to be able to write this letter and express my thanks, gratitude and appreciation for the work done on behalf of my properties Jolly Roger and Carolina Seafood in the aftermath of hurricane Isabel on the Outer Banks of North Carolina.

The names of the firms are important but the firms are made by the people they hire and Tim Pegelow, our adjuster excelled and performed above and beyond the call of duty. He was not only professional, but he had a heart and felt our loss and tried his very best and "that's not easy when dealing with insurance companies," to have our claim covered as much as possible.

We have been through hurricanes before and got very little from the insurance companies. So I speak from experience when I say the adjusting firm did a fabulous job and they should be proud to have an employee like Tim. I would recommend their services to one and all.

Sincerely,

Carol Ann Angelo  
Jolly Roger Restaurant  
Carolina Seafood



ONE POST OFFICE SQUARE • SUITE 500 • BOSTON, MA 02109 • TEL: 617.261.1000 • FAX: 617.261.1000

June 28, 2010

Mr. Harvey M. Goodman, President  
James S. Twaddell, Esquire, Vice President  
Goodman-Gable-Gould/Adjusters International  
10110 Molecular Drive  
Suite 300  
Rockville, Maryland 20850

Dear Harvey and Jim:

I wanted to take this opportunity to thank you personally for the fine work Goodman-Gable-Gould/Adjusters International performed on our numerous hurricane losses.

Beginning in September 2004, and ending in October 2005, five hurricanes, including Hurricanes Frances, Katrina and Wilma, severely impacted our hotel properties throughout Florida and in New Orleans, Louisiana. We sustained substantial damages in five of our hotels creating short term disruptions to long term closures to allow for remediation and rebuild. This created a significant work load to accomplish the task of getting back to business as well as manage our soon to be understood complex responsibility of managing this process. As you know we had collectively limited experience in dealing with catastrophic claims of this magnitude and found your leadership in managing this process best of class. Candidly we could not have completed the recovery and rebuild work as effectively as we did with out the support of your team.

While there were many areas that you and your team excelled, your communication, recommendations, knowledge and documentation was outstanding. You calmly took an extremely difficult series of highly charged events and made them manageable. In short your management of this process allowed us to continue to manage our business.

As you know, we have and we will continue to recommend Goodman-Gable-Gould/Adjusters International. You provide an invaluable service to firms that find themselves in the uncharted and emotional territory of a catastrophic insurance claim.

Thank you again, and please let your team know that their efforts and successful results are very much appreciated.

Regards,

A handwritten signature in black ink, appearing to read "James R. Dina", is written over a large, stylized circular flourish.

James R. Dina  
Chief Operating Officer



Jones Lang LaSalle Americas, Inc.  
1221 Brickell , Suite #1510, Miami, Florida 33031  
Tel # 305-536-1221 Fax # 305-374-1221

February 25, 2009

Keith Hayman  
GGG/Adjusters International  
11 Broadway  
Suite 733  
New York, NY 10004

Keith:

Thank you for a great job in settling our complex and challenging insurance claim.

Jones Lang LaSalle was awarded the leasing and management of 1221 Brickell Avenue in Miami, Florida, along with our JV partner, Equity Office/Blackstone in September of 2006. The building was in the process of major repairs after nearly 1,000 windows were damaged due to Hurricane Wilma, resulting in a multi-million dollar insurance claim. Not only did you assist in the due diligence to acquire the asset, you brought a consistency and determination to drive the claim to a final and successful resolution after acquisition.

Your knowledge of the policy, creative solutions, organization, and initiative led to us to a very successful settlement with Ace/Westchester and Engle Martin. We are very happy with the final outcome that would not have been achieved without your services.

Once again, thank you.

Sincerely,

A handwritten signature in black ink that reads "Lisa Jesmer".

Lisa Jesmer  
Senior Vice President, Regional Manager  
Leasing and Management



# Sailormen inc.

9500 South Dadeland Boulevard  
Suite 800  
Miami, FL 33156  
305-670-0746  
305-670-0767 (fax)

September 24, 2012

Mr. Pasquale Cuccaro, LPA  
Executive General Adjuster/Vice President  
Goodman Gable Gould/Adjusters International  
6767 N. Wickham Rd., Ste. 501  
Melbourne, FL 32940

Dear Mr. Cuccaro:

When I received a cold call from your company, I was unimpressed. Having dealt with at least a couple of other adjusters in the past, I thought my expectations would never be met.

The sum of the first 3 claims you handled, resulted in an additional \$150,000 in paid claims.

I am now, very impressed. Goodman Gable Gould/Adjusters International goes above and beyond what is needed to get the job done! I want to express how grateful I am that you look into details and take charge of what is needed. You are always one step ahead, giving me one less task to look after. I rest assured my company is in good hands with Goodman Gable Gould/Adjusters International.

Regards,



Steven M. Wemple  
President / COO

SW:ff

**SEA FOAM MOTEL**  
**SEA FOAM PROPERTIES, INC.**  
7111 SOUTH VIRGINIA DARE TRAIL  
NAGS HEAD, NORTH CAROLINA 27959  
(804) 262-8343

March 30, 2004

Mr. Jim Twaddell  
Mr. Tim Pegelow  
Goodman-Gable-Gould/Adjusters International  
5821 Fairview Road, Suite 215  
Charlotte, NC 28209

Re: Sea Foam Motel, Nags Head, North Carolina

Gentlemen,

We just wanted to write and let you know how satisfied we were with you and your company.

It is just so seldom in today's business world that we find someone like yourself and your company. You have handled our project and Hurricane Isabel storm damage claim in such a professional manner it would be hard to surpass. You have done what I thought was not being accomplished anymore. You did exactly what you said you would do, when you said you would do it, and were always available to either answer questions or find out the answers in a very quick time period. I found it very refreshing and enjoyed working with you on submitting our claim.

Anytime I asked a question on our claim, you either knew the answer, or went to work to find the answer, without trying to just satisfy me with some type of off the wall statement. In the future, we would not hesitate to give you a call for your services, and would highly recommend anyone to use your services as we have.

Again, it was a pleasure working with you and thank you.

*Lee A. Raver*

Lee A. Raver  
Sea Foam Properties, Inc.  
President

March 15, 2006

Mr. Harvey Goodman  
Goodman-Gable-Gould/Adjusters International  
133 Rollins Avenue, Suite One  
Rockville, Maryland 20852

Dear Harvey:

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.

For a relatively small company with only 50 employees, the task of dealing with this type of catastrophe was overwhelming. Many issues needed immediate attention such as protecting our staff and guests, notifying future guests, securing the assets, relocating employees, etc. 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.

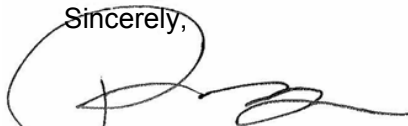
The issues relative to dealing with insurance claims of the magnitude that MeriStar had were way beyond our experience and capability. The documentation alone was hundreds of thousands of pages. Your team guided us through the process, handled the cataloging and evaluation of our losses, and led our negotiations with the adjusters and insurance executives.

I am convinced that without your help we would still be trying to put together the information to just get the claims filed. The insurance business, as we have unfortunately discovered, is a maze of processes, procedures, forms, skepticisms, and legal interpretations. It can be painstakingly slow and frustrating, particularly for an operating company that just wants to get back to normal operating conditions. You and your team knew how to keep the process moving and helped expedite the payments needed to restore operations.

I have and will continue to recommend Goodman-Gable-Gould/Adjusters International. You provide an invaluable service to firms that find themselves usually in such uncharted territory.

I want to personally thank you for the assistance of you and your team. Your focus and professionalism certainly proved invaluable to us during a very difficult and trying period.

Sincerely,



Paul W. Whetsell  
Chairman and CEO

# IRELAND COMPANIES



April 11, 2008

Mr. Keith W. Hayman  
**Goodman-Gable-Gould / Adjusters International**  
420 Lexington Avenue  
Suite 312  
New York, NY 10170

**RE: Hurricane Wilma Claim**

Dear Keith:

Once again, I want to thank you and Aaron Parker of Rollins Accounting & Inventory Services, Inc. for your great work on our multiple losses throughout South Florida.

Our self storage facility and several of our shopping centers all sustained a variety of damages due to Hurricane Wilma in October of 2005. Your team was quick to measure our property damages, provide us with thorough claim booklets, and accurately capture our business interruption losses. As you well know, maneuvering through the claims process with Citizens and CNA had numerous challenges; however, your efforts brought us to complete indemnity on all of our damaged assets.

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.

Finally, we appreciated your feedback on how we might improve our insurance program in the future.

We are happy to serve as a reference for you and your firm at any time.

Sincerely,

A handwritten signature in blue ink, appearing to read 'R. Scott Ireland', with a large, stylized initial 'R'.

R. Scott Ireland



Spottswood Management, Inc.

506 Fleming Street  
Key West, FL 33040

(305) 294-6100

Fax (305) 294-6122

July 14, 2009

Goodman-Gould/Adjusters International  
100 Hanover Park Road, Suite 120  
Atlanta, GA 33050

Dear Richard:

As hurricane season returns, I would like to thank you and Adjusters International for your efforts on behalf of Spottswood Companies, Inc.

Hurricane Wilma impacted several of our properties with significant wind and flood damage. 60% of our guestroom inventory was out of service. Our insurance claim was projected to be large and very complex.

You were onsite immediately, generating initial damage assessments and providing recovery direction and strategy. You and your team thoroughly reviewed and cataloged building damage and personal property loss. Your internal forensic accountants accurately measured and conveyed our income loss. As our advocate, you assisted us in a settlement that would not have been possible without your assistance.

Richard, your professional knowledge and practical experience have been instrumental in our response to and recovery from a major hurricane event. I appreciate your time and your assistance on our behalf.

Sincerely,

A handwritten signature in black ink, appearing to read "DBW".

Douglas B. Wright, CHA  
Senior Vice President  
Spottswood Management, Inc.