

HARKNESS FURNITURE

August 18, 1994

I can not find the words that could adequately express how high I would recommend Adjusters International. When our multi-million dollar fire loss occurred in December of 1992 I was devastated. I quickly found I was an amateur, (over my head) dealing with insurance professionals. In one of my first meetings with Bob Lucurell he said if I hired him and proceeded with a settlement if I ever incurred another loss I would call the fire department first and him next. He was totally correct.

Bob more than paid for his commission in three ways. First he knew what to look for and how to structure the claim items the way the insurance company views the loss. There were numerous things I would have overlooked or not thought to include without his help. Second he is a tough negotiator. There were numerous grey areas that needed to be compromised to reach a fair settlement and Bob is an expert in the insurance field who knows how to present his client's case in its best light. Third he took much of the time and trouble of settlement off my shoulders. The time I would have had to invest and the diversion from my business would have cost me money. My time and energy was much more efficiently spent concentrating on rebuilding our warehouse and getting our store up and running again.

I can not now imagine what it would have been like going through the traumatic experience without Bob, Drew and their fine company. My settlement was fair, I slept better at night and I wrote every commission check to them with a smile. It was the best investment I ever made. I do have one regret that I didn't contact them sooner. If heaven forbid there ever is a next time for me or anyone who asks my advice my second call after the Fire Department would be to Adjusters International.

Sincerely,



Dave Harkness
Vice President
Harkness Furniture