



Incline Terrace Condominiums

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March 31, 2011

Adjusters International
3575 North 100 East, Suite 100
Provo, UT 84604

Re: Letter of Recommendation

I'm writing to express the Association's appreciation for Adjusters International's assistance in recovering from the fire that burned our Building A on December 13, 2008. This was a crisis which we had never navigated before and your guidance was much appreciated.

It began by arranging for competent salvage services. The "independent adjuster" suggested by our insurers arranged for a local company that simply did not have the knowledge or equipment to do the job. As a national "public adjuster," you were much less cost sensitive and arranged for a national restoration company that knew what it was doing.

It continued in negotiations with our insurers. Our issues in settling included disputes over how the policy was written and what reconstruction was required by current building codes. You didn't stop there but advocated every additional theory your experience and imagination could create. It was complex and took longer than any of us expected, due in large part to the time required to work with the City in resolving conflicting positions with the insurers concerning code requirements.

In the end, you settled our claim for over \$8 million dollars, more than twice what we were told our claim was worth at the beginning by our insurance company representatives.

During the actual reconstruction, we have appreciated your help in working with the contractor you suggested when there have been disputes over what should be done. Obviously, your ability to make referrals gives you influence which you have used to help us.

It has been a grueling process and we are glad to be reaching the end. You have been an indispensable part of getting through it all.

Very truly yours,

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Vince Hsieh, President