



19640 Stevens Creek Blvd.
Cupertino, CA 95014
Phone: (408)517-5700
Fax: (408)517-5705

November 5, 2008

RE: February 26, 2008 catastrophic loss

Dear Kenny,

I apologize for not getting this letter of recommendation to you sooner. I certainly wanted to share with you the great job you did for us in the adjustment of our property loss. It was a life saver my attorney Randy Hess, recommended you. Being a novice about insurance proceedings, and thinking my insurance company would take care of all my needs was a naive path I might have taken. I am glad I realized in time that I needed professional representation.

From the moment I retained you I knew I was in good hands. You secured for me the policy limits for my **Business Personal Property**. You were able to negotiate with our carrier to get them to pay for the building improvements at the temporary store, but also got me some of the money I needed for permanent improvements for a separate location under our loss of income coverage. Without your help I would have never collected this money. You were also able to secure a very favorable projection of my business income loss considering that the prior year's sales were somewhat flat due to reconstruction of the property where the loss occurred.

I also have to recommend you on the fact that you did not stop with just collecting from my insurance carrier. You continued measuring my **extra expenses & loss of income** for presentation against the party responsible for the loss. Through your efforts and that of Randy Hess, I ended up collecting additional monies from subrogation.

In all I believe I collected more monies then I would have expected possible, and you guided me through the whole process explaining what could in fact be possible. We have exceeded policy limits, and made a sizeable settlement with the party responsible. I am sincerely grateful to your diligent work ethic and non-relenting negotiations.

Please feel free to have any perspective clients give me or my wife Sandy a call regarding your services. I can best be reached by cell phone at 408-510-0266, or at my store 408-517-5700

Respectfully



Peter Phillips