

Adjusters International Matrix Business Consulting  
340 E. 1<sup>st</sup> Avenue, Suite 300  
Broomfield, CO 80020

March 13, 2020

To the staff of AI, especially Michael Stoycheff and Allison Williams:

My husband and I would like to take this time to thank you for your help in settling this claim.

One day we went out for an hour or two of shopping and came home to a house gone due to a fire started in our neighbor's shed. Both houses were severely damaged. The shock and scope of this didn't actually sink in for a while. We were lucky in that our daughter and son-in-law lived only a about a mile away, so we had no worries about where to live for a while. But as the steps of settling this claim with the insurance company unfolded, we then realized this was not a task we should attempt on our own. After meeting with the insurance company's adjuster and based on his initial assessment of damages we knew we needed professional help and hired Adjusters International. AI assigned Michael Stoycheff and Allison Williams to our claim. Both were with us all the way.

Allison helped us file for our personal damages portion. Without her guidance we would not even have known how many personal items we lost and should be compensated for. She also took the time to explain to us that the purpose of our insurance was to make us 'whole' and what that meant in terms of replacement cost and depreciation. Because of her we feel we were made 'whole' for our personal items.

Michael oversaw the entire claim, pulling together the structural damages, personal items losses, and additional living expenses we were entitled to. His knowledge of fire and asbestos damage led the insurance adjusters to substantially increase their initial claims payments. And his knowledge of how to settle claims led to our receiving what we feel is a fair settlement. It took a while as the original insurance adjuster threw obstacle after obstacle at us. She was so combative that he eventually filed a complaint on our behalf with the Department of Regulatory Agencies, Division of Insurance for Colorado. Because of him we feel we have been fairly compensated.

Thanks Michael and Allison for all you have done.

Sincerely,

Linda and Paul Kelsch