

AOAO THE CONSULATE

1634 Makiki Street, Hon. HI 96822

December 28, 2006

Gary W. Johnson, SPPA
Adjusters International
11875 Dublin Boulevard, Ste. D179
Dublin, CA 94568-2817

Dear Gary,

Now that the claim is settled and paid, we feel that it is time to formally congratulate you and your team for a job well done. Shortly after our fire occurred and we met Steve Severaid, your partner, we were convinced that your organization would represent us and aggressively fight for us. We had our property management firm, Hawaiiana Management, interview you on our behalf and they gave us their blessing.

Our insurance company's first offer was \$250,000. As a result of your hard work, tenacity, and unwillingness to give up coupled with your years of experience and knowledge of "the game," you were able to secure for us a settlement of \$1,900,000.

Initially, our insurance company and their consultants secured a letter from the City of Honolulu that code upgrades would only be necessary for those units affected by the fire. Clearly, since our building was an older building, we were hopeful that we could get more of the building upgraded. You and your team created and implemented a winning strategy; our insurance company initially offered and paid us the meager sum of \$70,000 and you secured for us (with no strings attached) ten times this amount. Your suggestion that our insurer would try to minimize our claim and your suggestion that you would make every attempt to maximize our claim was clearly supported by the facts. You did great.

We again want to thank you for all your efforts and want you to know that you can feel free to use our association as a reference at any time.

Very truly yours,
For the Board of Directors of the AOAO The Consulate



William F. Post
President