DHA Siamwalla Ltd.

May 19, 2015

Sompong Virakananon
Managing Director
Insight Advice Ltd.
341 Villa Office Building
Bond Street, Muangthongthani
Bangpood, Pakred
Nonthaburi 11120 Thailand

The Greenspan Co/Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080
Unites States

We are very grateful for all the efforts of your team at The Greenspan Co./Adjusters International in the favorable resolution of the severe flood damages suffered by D.H.A. Siamwalla Ltd. as a result of the devastating floods that hit Thailand. Our operations were catastrophically effected and essentially shut down by the Flood. While we are extremely business savvy without your help we could not have successfully recovered from the devastating flood that destroyed Thailand. The Flood caused billions of dollars of damage to the country's infrastructure and business operations. We were first victims of the Flood. Then we became victims of the insurance company and the claims process. We are very glad we met with you, Gordon Scott and Steve Severaid at the onset of the claim as we were unable to overcome the insurance hurdles.

Right away you sent a team of expert consultants in the various aspects of the insurance claim hat were applicable to our circumstance. Building experts were engaged to represent our interest in order to properly evaluate the damages to our various buildings. Your team of contents specialists were extremely detailed at capturing every single item of business personal property and machinery. In fact, your machinery experts were critical in the resolution of that aspect of our claim since our machinery was one of the most critical components of our operations that were completely destroyed. Your adjusting staff was extremely adept in the coverage issues that we faced. With your expertise we were fortunate to favorably negotiate our way around the coinsurance penalties, depreciation, salvage and a variety of other claim issues in which we were not well versed.

Initially we were hesitant to retain a loss consultant for our insurance claim as we believed that our insurer would promptly and fairly reimburse us for our loss. We quickly learned that in order to preserve our interests we needed the expertise of professionals as you to protect and advocate our insurance picture because the insurance company hired their own team to represent their own interests. This was particularly important since our insurer took all efforts to delay and undervalue our claim. Because of you we were able to negotiate an extremely favorable recovery on all aspects of loss. Certainly we were educated in the process and for the approximately 5.5% in fees that we paid we felt the services were fairly priced.

We whole heartedly recommend your firm and its team to anyone or company who suffers an insurance loss. You took the burden of the catastrophe of our hands. For this we are eternally grateful. Please feel free to utilize us as a reference for your company. We did not have the expertise to deal with the insurance company's paid consultants that were only looking out for their own interest as opposed to ours. We would never recommend anybody facing a complex insurance claim to move forward without the help of a firm like The Greenspan Co./Adjusters International. We wholeheartedly appreciate your efforts and would happily serve as a reference for any client. Please feel free to share my contact information and experience with anybody who suffers such a loss.

Very truly yours,
DHA SIAMWALLA LTD.

Yingsak Siamwalla
Managing Director

210 Surawong Road. Sripraya Bangrak Bangkok 10500. THAILAND.
Tel. (662) 237-0500 (Auto run) • Fax: (662) 236-7950· http://www.dhas.com

DHA Siamwalla Ltd.

May 19, 2015

Sompong Virakananon
Managing Director
Insight Advice Ltd.
341 Villa Office Building
Bond Street, Muangthongthani
Bangpood, Pakred
Nonthaburi 11120 Thailand

We are very grateful for all the efforts of your team at The Greenspan Co./Adjusters International in the favorable resolution of the severe flood damages suffered by D.H.A. Siamwalla Ltd. as a result of the devastating floods that hit Thailand. Our operations were catastrophically effected and essentially shut down by the Flood. While we are extremely business savvy without your help we could not have successfully recovered from the devastating flood that destroyed Thailand. The Flood caused billions of dollars of damage to the country's infrastructure and business operations. We were first victims of the Flood. Then we became victims of the insurance company and the claims process. We are very glad we met with you, Gordon Scott and Steve Severaid at the onset of the claim as we were unable to overcome the insurance hurdles.

Right away you sent a team of expert consultants in the various aspects of the insurance claim hat were applicable to our circumstance. Building experts were engaged to represent our interest in order to properly evaluate the damages to our various buildings. Your team of contents specialists were extremely detailed at capturing every single item of business personal property and machinery. In fact, your machinery experts were critical in the resolution of that aspect of our claim since our machinery was one of the most critical components of our operations that were completely destroyed. Your adjusting staff was extremely adept in the coverage issues that we faced. With your expertise we were fortunate to favorably negotiate our way around the coinsurance penalties, depreciation, salvage and a variety of other claim issues in which we were not well versed.

210 Surawong Road. Sripraya Bangrak Bangkok 10500. THAILAND.
Tel. (662) 237-0500 (Auto run) • Fax: (662) 236-7950· http://www.dhas.com

Initially we were hesitant to retain a loss consultant for our insurance claim as we believed that our insurer would promptly and fairly reimburse us for our loss. We quickly learned that in order to preserve our interests we needed the expertise of professionals as you to protect and advocate our insurance picture because the insurance company hired their own team to represent their own interests. This was particularly important since our insurer took all efforts to delay and undervalue our claim. Because of you we were able to negotiate an extremely favorable recovery on all aspects of loss. Certainly we were educated in the process and for the approximately 5.5% in fees that we paid we felt the services were fairly priced.

We whole heartedly recommend your firm and its team to anyone or company who suffers an insurance loss. You took the burden of the catastrophe of our hands. For this we are eternally grateful. Please feel free to utilize us as a reference for your company. We did not have the expertise to deal with the insurance company's paid consultants that were only looking out for their own interest as opposed to ours. We would never recommend anybody facing a complex insurance claim to move forward without the help of a firm like The Greenspan Co./Adjusters International. We wholeheartedly appreciate your efforts and would happily serve as a reference for any client. Please feel free to share my contact information and experience with anybody who suffers such a loss.

Very truly yours,
DHA SIAMWALLA LTD.

Yingsak Siamwalla
Managing Director

210 Surawong Road. Sripraya Bangrak Bangkok 10500. THAILAND.
Tel. (662) 237-0500 (Auto run) • Fax: (662) 236-7950· http://www.dhas.com

DHA Siamwalla Ltd.

May 19, 2015

The Greenspan Co/Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080

We are very grateful for all the efforts of your team at The Greenspan Co./Adjusters International in the favorable resolution of the severe flood damages suffered by D.H.A. Siamwalla Ltd. as a result of the devastating floods that hit Thailand. Our operations were catastrophically effected and essentially shut down by the Flood. While we are extremely business savvy without your help we could not have successfully recovered from the devastating flood that destroyed Thailand. The Flood caused billions of dollars of damage to the country's infrastructure and business operations. We were first victims of the Flood. Then we became victims of the insurance company and the claims process. We are very glad we met with you, Gordon Scott and Steve Severaid at the onset of the claim as we were unable to overcome the insurance hurdles.

Right away you sent a team of expert consultants in the various aspects of the insurance claim hat were applicable to our circumstance. Building experts were engaged to represent our interest in order to properly evaluate the damages to our various buildings. Your team of contents specialists were extremely detailed at capturing every single item of business personal property and machinery. In fact, your machinery experts were critical in the resolution of that aspect of our claim since our machinery was one of the most critical components of our operations that were completely destroyed. Your adjusting staff was extremely adept in the coverage issues that we faced. With your expertise we were fortunate to favorably negotiate our way around the coinsurance penalties, depreciation, salvage and a variety of other claim issues in which we were not well versed.

210 Surawong Road. Sripraya Bangrak Bangkok 10500. THAILAND.
Tel. (662) 237-0500 (Auto run) • Fax: (662) 236-7950· http://www.dhas.com

Initially we were hesitant to retain a loss consultant for our insurance claim as we believed that our insurer would promptly and fairly reimburse us for our loss. We quickly learned that in order to preserve our interests we needed the expertise of professionals as you to protect and advocate our insurance picture because the insurance company hired their own team to represent their own interests. This was particularly important since our insurer took all efforts to delay and undervalue our claim. Because of you we were able to negotiate an extremely favorable recovery on all aspects of loss. Certainly we were educated in the process and for the approximately 5.5% in fees that we paid we felt the services were fairly priced.

We whole heartedly recommend your firm and its team to anyone or company who suffers an insurance loss. You took the burden of the catastrophe of our hands. For this we are eternally grateful. Please feel free to utilize us as a reference for your company. We did not have the expertise to deal with the insurance company's paid consultants that were only looking out for their own interest as opposed to ours. We would never recommend anybody facing a complex insurance claim to move forward without the help of a firm like The Greenspan Co./Adjusters International. We wholeheartedly appreciate your efforts and would happily serve as a reference for any client. Please feel free to share my contact information and experience with anybody who suffers such a loss.

Very truly yours,
DHA SIAMWALLA LTD.

Yingsak Siamwalla
Managing Director

210 Surawong Road. Sripraya Bangrak Bangkok 10500. THAILAND.
Tel. (662) 237-0500 (Auto run) • Fax: (662) 236-7950· http://www.dhas.com