July 2, 2011

To Whom It May Concern:

I'm writing this letter to express my heart-felt gratitude to Adjusters International and more specifically our general adjuster, Jessica Bivens, in the handling of our insurance claim.

After losing our home and much of our landscaping in an April 3, 2010 house fire, my wife, Wendy, and I quickly learned, within 2 days of the accident, that our insurance company avoided our best interests by questioning the coverage of our policy. Feeling unduly pressured and threatened by our insurance company, we soon realized we were in over our heads, having never filed a claim of such magnitude. It was around this time that Adjusters International sent us information on their company, hoping to setup a consultation to explain what they could do for us. We agreed.

Wendy and I didn't go into our first-ever meeting with a public adjuster without reservation and skepticism. How would Adjusters International deal with my insurance company? What would AI do to look out for my family's needs? What is AI's fee, and how can I possibly rebuild my home knowing that a portion of my settlement would go to a public adjuster? There was so much I didn't understand, so much to learn, and on top of that Wendy and I had full-time jobs and six children to raise. Jessica Bivens answered my questions with confidence and an assertiveness that told me she would not be trampled on by our insurance company. At the same time she outlined, with sensitivity, where our family would be going from here in setting up housing, replacing items, requesting advances and otherwise making our family comfortable in a difficult situation. After several days of thought and prayer, my relationship with AI and Jessica began.

Over the next 12 months, all correspondence with my insurance company went through Jessica, allowing Wendy and I work and raise our family with less stress. I found that Jessica filtered out the negative information my insurance company wished to send, and with what did make it through, she was there to quickly ease our minds and assure us that all was well. Not only did Jessica help us into a rental home, she assured that our insurance company paid for pet boarding and for a lease on our home business. Both of which were items our insurance company did not offer to cover on their own, despite our having the right to live under the same conditions that we did before the house fire. This alone saved us thousands of dollars.

The two most difficult parts of the settlement were agreeing with the insurance company on what it cost to rebuild our home and completing the contents claim form. In both cases, Jessica handled our insurance company wonderfully. Contractor bids on our end and on the insurance company's end turned out so that we could rebuild our home and have the necessary funds to pay AI and even have a little extra

to cover other expenses as we desired. With the contents claim, our insurance company sent us a spreadsheet demanding intricate details about what we owned including: if it was a gift, how much it cost when it was purchased, and whether we paid cash, credit or wrote a check. The task would have been daunting. AI sent a claims agent to our home and we used her spreadsheets that required less information and made the process less intimidating. Again, Jessica had to battle with my insurance company over not using their spreadsheet, but again she was able to get them to concede.

Over the course of the first 6-8 months of our claim, I often reminded Jessica that she was my therapist. I must have had 100 email and phone correspondences with her, asking what letters from my insurance company meant and why they were slow to respond in releasing the funds to rebuild my home. Having never been through such an experience, I relied on her to calm my fears, cool my frustrations, and be informative in her next move. She was flawless in every aspect.

In the end, Wendy and I are so grateful that we went with AI. Jessica Bivens is an asset to the company, and she's become a true friend. We are in our new home, have replaced our furniture and other property, and things are finally beginning to feel normal again. I have no doubt that Adjusters International has done for us what we would not have been able to do for ourselves. If anything, we would have become so frustrated with the process of dealing with our insurance company that we would not have received what we were entitled to. Thank you for relieving our fears and for helping us reclaim our home.

We certainly hope to never use you again, but we know where to go should the need arise.

Sincerely,

Michael and Wendy Bone