INTERSTATE BUILDING
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December 15, 2000

Adjusters International
16542 Ventura Blvd., Suite 200
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As you know, eight months ago, the worst highrise fire in Honolulu's history severely damaged our building. I managed the building for twenty years and felt there was nothing I was unprepared for. I made the decision early on that I would take care of everything myself...that I needed no help.

During the days that followed, many people appeared. Some were public adjusters and others were contractors. They all suggested that they could help us. As the dust settled and it became clear that there was no one on "our side", we began to think that maybe we could use some help. Maybe, just maybe, I was not as prepared for what lay ahead as I thought. I met with you and Steve Severaid from your office. I met with others who offered similar services and as a result of these early meetings I set up interviews for the "final Contestants" with our board of directors.

It became clear during the interviews that Adjusters International was a "cut above the rest." It was clear that you would assemble a team that would represent our interests unfailingly regardless of the fact that you were located on the mainland. It became evident...from referrals and your intensity and conviction...that you were clearly the best choice for us.

We never looked back. We cannot thank you enough for the wonderful job that you did. You were there for us every step of the way. You fought for us unwaveringly on difficult matters. You got us more than what we probably would have gotten had we not hired you. You were worth every penny we paid you. We would never consider handling a claim of this size without you.

Please pass on my thanks and "kudos" for a job well done to the rest of The Adjusters International team. Without them, we would not have come through this disaster in the fine shape that we have.

I am also enclosing a letter I wrote to a perspective client of yours a few months ago that you should feel free to use as well. I have omitted the name of the individual as I am uncertain whether he wants others to know of his fire and have addressed it "To whom it may concern." I hope these

letters help others to make their decision quickly. Anyone who tries to handle a major claim themselves should speak to me...I'll convince them otherwise.

My warmest personal regards.

Yours truly,

INTERSTATE BUILDING

Calvin S. Oki

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Building Manager

CSO:wm

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To Whom It May Concern:

You may recall that on April 1st there was a terrible fire at our building downtown. It was one of the worst fires in Honolulu's history. I have been the manager of the building for over twenty years and there has been nothing that I have unable to deal with. In my mind, the fire was no exception.

Following the fire, the vermin came. They were in the form of suited bodies claiming that they could help us. I was skeptical, to say the least. They called from the mainland and flew in as well. They were relentless in their pursuit. I listened...sometimes patiently...sometimes not so patiently...but after each "pitch" I resolved to handle things myself. Then things began to change. The insurance company took off their "nice" face and got down to business. They weren't bad...they just seemed to be more in their own corner than in ours. And some of the things these public adjusters had said would happen...started to happen.

Adjusters International brought up the subject of "sick building syndrome" and if we were aware of this problem and making appropriate financial arrangements to cover the costs with the insurance company. The immensity of the loss made it clear that we needed help.

To make a long story short, we interviewed them and some other public adjusters. Adjusters International wasn't the cheapest...but they seemed to have the best credentials. They also seemed committed to handling our business...not just signing it. We hired them and were happy we did.

In conclusion, handling a claim without Adjusters International in your corner is like going to court without a lawyer. You just don't do it!

I hope you have success in handling your problem. Feel free to call me for more information.

Yours truly,

INTERSTATE BUILDING

Calvin S. Oki

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