EVERGREEN LAND TRUST

Preserving Land and Housing Through the Generations

November 13, 2015

Dear Potential Adjusters International Client:

I'm writing to recommend to you Adjusters International (AI), and specifically Drew Lucurell and his colleagues, Ken Crown and John Fristoe.

On June 24, 2014 Prag House, one of Evergreen Land Trust's (ELT) community properties, sustained a major fire, caused by a contractor. Prag House is an 8,000 square foot, three story structure with a full basement. Between the fire and the 25,000 gallons of water necessary to put it out, every floor and the basement sustained significant damage. The structure was uninhabitable.

Given the scope of the rebuild, ELT had no idea where to even begin. How would we find the right construction company for a large home renovation? How would we work with the homeowners and contractor's liability insurance companies? How could we possibly embark on the steep learning curve required to responsibly oversee this work, while also working our full time jobs and fulfilling family obligations? We had dozens of questions and no answers. No one on the ELT board or in residence at Prag had the experience or time to shepherd this complex project.

We were very fortunate that Drew Lucurell and other members of the AI team reached out to us. Frankly, none of us had ever heard of public adjusters. But after meeting with the AI team to understand what they could do for us, and doing some research on different public adjuster firms, we decided to hire AI. It was, hands down, the best decision we could have made!

Drew, Ken and John jumped right in and immediately started making things happen. Drew and the AI team are extremely knowledgeable about the complex insurance laws and practices that most of us know little or nothing about-- and yet can prove to be the most critical factor driving everything else. As it turned out, ELT had to battle with our home owners insurance company to get funds released. Drew provided excellent advice regarding strategies throughout that process. He knew what to do and when to assure that, ultimately, we were able to get all the insurance money we were owed from both the homeowners and the liability carriers. He even successfully negotiated a loss of income pay-out that we would not have known to ask for.

Bottom line: Hiring a public adjuster firm may seem expensive, especially in the initial hours and days after such a life-altering event, when money is tight and it's hard to know how much anything will cost. It may be tempting to think it's not really necessary. But if you hire the right public adjuster, it will be the best decision you make! Without Drew and the AI team, we would not have gotten our full insurance pay-out and I doubt we'd have hired the right construction

firm. Although we thought we knew how complicated rebuilding would be, we didn't. AI knew from the beginning though, and they managed the work like the complex project it was. Adjusters International was worth every penny we paid them!

I'd be delighted to share more of my experiences and the ways in which AI made it possible to get to the point that people are now moving back into Prag House on time and at budget.

Sincerely,

Leah Iraheta
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Evergreen Land Trust
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