## S & Jay L. L. C. dba Best Western Crossroads Inn Moore, OK 73160

October 24, 2000

Arnie Abramson The Greenspan Co./Adjusters International 16542 Ventura Boulevard, Suite 200 Encino, CA 91436-2092

## **Re: Tornado**

## Dear Arnie,

I used to reside in Moore, Oklahoma, until my motel was destroyed in the May, 1999, tornado that swept through Moore. I did not know what to do, so I hired you and The Greenspan Co. to take care of my claim.

I greatly appreciate how you handled the case; you did an excellent job using a very methodical approach. Whenever I had any questions, you had a very clear and understandable response. You knew exactly how to make things run smoothly and efficiently. You did a great job making sure I did my part of the case, as in giving you the necessary information you needed for the case. If you ever need a recommendation, I will be more than happy to tell anyone about the superior job you did handling the case.

I wish you the best of luck and the best of success. If I can ever be of any assistance to you, please indeed contact me, or if you are ever in the area, you must definitely stop by.

Sincerely, WBHalkts Ahula J Bubte

Jay and Sharda Bhakta 6370 IH 35 North San Antonio, TX 78218 Phone: (210) 646-6336 Cell: (405) 823-4455 January 30, 2008

Masood Khan, Esq. Vice President 400 Oyster Point Blvd, Suite 519 South San Francisco, CA 94080 Best Western

Best Western Oceanview Resort

414 N. Prom Seaside, Oregon 97138 (503) 738-3334 Fax (503) 738-3264

For Reservations Call 1-800-234-VIEW

RE: Windstorm Loss at Best Western in Seaside

Dear Masood:

We sincerely appreciate your outstanding work in resolving our complicated insurance claim. Our hotel in Seaside, Oregon, suffered a severe windstorm loss in December 2005. We were overwhelmed by the extent of damage and the lack of any help from our insurance company. At the onset the insurer's adjuster stated that the damage was less than \$10,000, which was below our policy deductible, and simply closed their file. We were unsure of hiring a public adjuster at first. We were very fortunate to have found your firm to help us. Your team did a wonderful job of properly investigating, measuring, and negotiating the loss.

We were not well-versed in the insurance world to deal with estimating the building claim, understanding the complex policy and coverage issues, and presenting the business interruption claim in a format that would facilitate a fair settlement. Our insurance company was not helpful to us and at times was adverse toward us throughout the claim. They delayed settling the building and business income claim. The carrier claimed that we had not taken the proper steps to mitigate our damages. In fact, they hired a prominent Oregon law firm to help in reducing their claim payout and demanded that the matter be resolved at arbitration.

Despite their efforts, you and your team were fantastic in your negotiations. With your hard work we were able to settle the building claim for several million dollars, which was the right amount that we were owed to restore the hotel back to its pre-loss condition. Chris Glenister, CPA, did a great job in capturing the business income loss and resolving it without the need for going to arbitration. The fee we paid of almost \$250,000 was well earned and more than likely much less than legal representation would have cost on our own.

We really appreciate all of your hard work and highly recommend you and your firm. Please feel free to utilize us as a reference for any potential client.

Sincerely,

Terrance J. Bichsel President



Each Best Western is Independently Owned and Operated