

Letter of Recommendation  
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To Whom It May Concern:

On 4/24/2013 our house was nearly totally destroyed by fire. Thankfully, we were okay, but the loss was devastating. Our home of nearly 20 years was lost. Each part of the house, filled with so many fond memories, so many objects that held meaning for us, all now gone. Needless to say, we were stunned, confused, bewildered, full of grief and vulnerable.

The next day, on the recommendation of a dear neighbor, we met with **Blair Hanson** of the Seattle office of Adjusters International. He calmly and compassionately explained how his company could be helpful to us in dealing with the myriad details and processes involved in dealing with our insurance company. He explained how their team could maximize our claim and advocate on our behalf with the insurer.

We felt that we were meeting with someone who truly cared, who truly wanted to be helpful. We experienced Blair as warm and comforting. His kind sense of humor was much appreciated at this difficult time. He was, as Jillian remarked, like a "soft place to land."

He explained how his team worked and which part each could play as we worked through the tasks required in our situation. Frankly, if he hadn't been there, we would have remained uncertain and dumbfounded by the prospect of dealing with the insurance company and the multiple demands that such an endeavor requires.

Frankly, we must embarrassingly admit that we hadn't any clear idea of the exact nature and contents of our insurance policy since we hadn't reviewed it for years. Our only copy was destroyed in the fire. That was no issue as Blair went over a standard policy issued by our company and explained the various provisions that would work to our benefit, according to the terms of the policy. His explanations and clarifications were helpful and reassuring, even surprising to us.

Soon after we signed a service agreement, Blair introduced us to **Dudley Gaouette**, who has been our public adjuster throughout a long and arduous process. Dudley is extremely knowledgeable. He brought his considerable experience and multiple skills to bear in dealing with the insurance company. Our situation was a bit complex due to some unusual features of our property and circumstance.

Dudley has been readily available to us, patient and responsive to any of our questions and concerns. Apart from this, we can say that we have been in awe of his ability to deal with the

complexities of the process of negotiating with our insurance company over matters that we had never imagined would be entailed.

Understandably, insurance companies and those they insure may differ on what a fair settlement might be. Dudley has been our stalwart and assertive advocate, insistent that things be fair and done correctly, treating our situation as if it were his own. It has felt great to feel that such a skillful negotiator has been in our corner. We certainly could not have done the job on our own, both because of our lack of knowledge regarding so many factors involved in the process and our emotional state, not to mention the fact that, both of us being in business, the demands on our time and energy would have been overwhelming.

A large part of the recovery process involved developing a complete inventory of all of our possessions. This is where **Karl Stemler** comes in. He managed the contents claim. Karl is a real sweetheart, so pleasant to deal with, so patient, so calm. It took us a while to gain enough emotional composure to begin such a task, but eventually, with Karl's help and advice, we were able to accomplish it, one step at a time. While Dudley was like a bulldog, tenacious, unflinching and determined, Karl was like a hawk, attentive to the minute details entailed in the inventory.

He waded through the skeleton of our house, some of which, though irreparably damaged, was still intact, patiently putting together an inventory of those objects and possessions which could still be identified. He prompted our memory of those that had vanished in the fire. It was amazing to us the number of possessions we had accumulated over the years. We certainly had forgotten much about them, for example their source and original cost.

It was only with Karl's help that we were able to arrive at fair estimates and a complete list. We feel so grateful to him and his team. We were so impressed with his kindness and professionalism. Indeed, everyone we dealt with at Adjuster's International, even those not directly involved, have been supportive, reassuring, and informative.

We would also like to express our deep gratitude to **John Fristoe**, who estimated the structure loss. Not only did he demonstrate outstanding and meticulous professionalism. We also so appreciated what he did for us practically, both in doing the estimate and in resolving conflict with the insurance company. Jillian remembers well her encounter with John as they discussed the human side of our situation, with the various stresses and strains one encounters when dealing with such a loss.

He was so compassionate, present, and personal in talking with her. This contact reassured us that, even though he was working behind the scenes, he was there for us. His presence was felt and reflected in the multiple e-mails and contacts with insurance company and between team members, to which we were always privy. The process with the Seattle branch of Adjusters International always featured transparent, clear and frequent communication. They have remained accessible and very responsive.