

Seltser & Goldstein Public Adjusters, Inc
900 Cummings Center
Beverly, MA 01915
Attn: Bob Brown, Josh Goldstein and Darisse Romano

Dear Bob, Josh and Darisse

After the garbage truck lost it's brakes and barreled into my store during the night, I felt relieved to know that no one got hurt or injured, but asked myself, "what am I going to do now?"

After listening to the local fire, police and emergency department officials praise your services I decided to check you out.

Once I choose to hire your firm, I knew I made the wisest decision I could have made.

Simply put, you guys did all of the work. There is no doubt in my mind that your know-how enabled me to get a substantially larger settlement than I ever would have been able to get by myself.

As I stood with my insurance adjuster, over all the trampled inventory of toys, games, stuffed animals, display cases, computers, and cash register, I was facing financial ruins wondering if I would ever see the light of day; all the while my adjuster was talking in gibberish.

I was dizzy listening to him recite words like, "actual cash value" and, "replacement cost and I was confused by what he meant when he uttered the words "depreciation," and "improvements and betterments."

And then he started to lecture me on my lost sales and wanted me to produce "tax returns," "profit and loss statements," and for me to verify my, "cost of goods; where does one begin?"

Words cannot express the gratitude from the help I got from the both of you as well the other folks in your office, especially Darisse Romano who spent days inventorying our damaged product, meeting with the adjuster and their salvor.

Darisse kept a level head all the while dealing with my insurance company and their people. She came out heads and shoulder above them; they knew little, she knew a lot.

Needless to say Darisse' s ability to be thorough and not to miss anything that was damaged made all the difference in the world. There were so many small things that she did in the course of this crisis, that added up to big bigger things once the adjustment and negotiating process began. I thank you and her from the bottom of my heart.

I invite all of you to please make time in your schedule to come to our grand re-opening slated for August 17th. By then all the construction will be completed and new inventory will be on the shelves.

Thank you again for a job well done. I hope I never need your services again, but if I do, I will not hesitate to call my team that was on my side from beginning to end.

Sincerely,

Jean D.