

Ana Hernandez  
10842 Fellows Avenue  
Pacoima, CA 91331

August 30, 2021

Adjust First Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Adjust First Public Insurance Adjusters,

I would like to express my deep appreciation for the way my claim was handled through your company. Your professionalism and expediency in the negotiation of my claim were impressive. There is no doubt that your firm was instrumental in helping us receive a fair and timely settlement with our insurance company.

I think the fair and timely settlement was in large measure due to the way you submitted all the required claim documents. Indeed, you are a professional in the presentation and submittal of a fire loss claim.

I hope I never have to deal with fire again, but if I do, I will undoubtedly want to have someone like you by my side.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ana Hernandez', with a long horizontal flourish extending to the left.

Ana Hernandez



**APOSTOLIC ASSEMBLY  
OF THE FAITH IN CHRIST JESUS**

March 19, 2024

Apostolic Assembly of the Faith in Christ Jesus, El Siloe  
Pastor George Martinez  
701 S Ferris Avenue  
East Los Angeles, CA 90022

Dear Adjust First Public Adjusters,

As the Pastor of the Apostolic Assembly of the Faith in Christ Jesus, I have the distinct pleasure of writing to you today to extend our heartfelt appreciation and to commend the exceptional character and service demonstrated by Adjust First Public Adjusters, under your esteemed leadership.

Throughout our interactions, your team has provided us with invaluable consulting services and guidance on insurance matters, ensuring that our church remains well-protected and prepared for any unforeseeable circumstances. The professionalism, knowledge, and genuine care exhibited by you and your team have not only fortified our confidence in our insurance decisions but have also granted us peace of mind, knowing that we are in capable hands.

Frank, your personal dedication and integrity stand out remarkably. Your willingness to go above and beyond in offering your expertise and support reflects a deep commitment to the welfare of your clients and the community at large. It is evident that Adjust First Public Adjusters operates with a high standard of ethics, professionalism, and compassion, qualities that you embody and instill in your team.

Please accept this letter as a testament to our respect and admiration for the work you do and the manner in which you do it. We are confident in recommending Adjust First Public Adjusters to anyone seeking guidance in insurance matters, assured by the knowledge that they, too, will benefit from the same level of excellence and integrity that we have experienced.

Thank you once again for your outstanding service and dedication. May your future endeavors continue to reflect the positive impact you have made on our church and the community.

With Sincere Appreciation,

A handwritten signature in blue ink, appearing to read "George Martinez".

Pastor George Martinez  
Apostolic Assembly of the Faith in Christ Jesus

**Javier Chavez**

728 W 91st Street, Los Angeles, CA 90044

October 15, 2024

Adjust First Public Insurance Adjusters  
Mr. Edward Hernandez  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Adjust First Public Insurance Adjusters,

I would like to express my deep appreciation for the way my claim was handled through your company. Your professionalism and expediency in the negotiation of my claim were impressive. There is no doubt that your firm was instrumental in helping us receive a fair and timely settlement with our insurance company.

I think the fair and timely settlement was in large measure due to the way you submitted all the required claim documents. Indeed, you are a professional in the presentation and submittal of a fire loss claim.

I hope I never have to deal with fire again, but if I do, I will undoubtedly want to have someone like you by my side.

Sincerely,



Javier Chavez

**Javier Chavez**

728 W 91st Street, Los Angeles, CA 90044

15 de octubre de 2024

Adjust First Public Insurance Adjusters  
Sr. Edward Hernandez  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

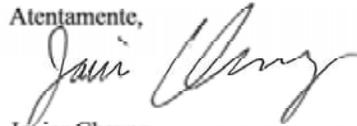
Estimados Ajustadores de Seguros Públicos de Adjust First,

Quisiera expresar mi profunda gratitud por la manera en que se manejó mi reclamación a través de su compañía. Su profesionalismo y rapidez en la negociación de mi reclamo fueron impresionantes. No cabe duda de que su firma fue fundamental para ayudarnos a recibir un arreglo justo y oportuno con nuestra compañía de seguros.

Creo que el arreglo justo y oportuno se debió en gran medida a la forma en que usted presentó todos los documentos requeridos para el reclamo. Sin duda, usted es un profesional en la presentación y entrega de un reclamo por pérdida de incendio.

Espero no tener que enfrentarme nuevamente a un incendio, pero si eso sucede, sin duda desearía tener a alguien como usted a mi lado.

Atentamente,



Javier Chavez

# **BV RENTALS, LLC**

16925 PRAIRIE AVENUE, TORRANCE, CA 90504

August 9, 2022

Adjust First Public Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Adjust First,

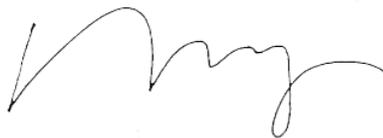
We would like to thank you for your assistance and representation of our insurance interest due to a fire at the Prairie Avenue property in Torrance.

Insurance claims are a by-product of managing many properties and having a large real estate inventory. Before working with Adjust First Public Adjusters, we handled our insurance claims directly with the insurance carrier. Since we worked with Adjust First, we have recognized the benefits of using a service like yours. Not only have we seen excellent settlements, but we also have been released from the significant task of dealing with an insurance claim.

If you are looking for a Public Adjuster who is willing to help you, professional, and trustworthy, I would highly recommend Adjust First Public Adjusters.

Cordially,

**BV RENTALS, LLC**



BV Rentals II, LLC  
President

16925 PRAIRIE AVENUE, TORRANCE, CA 90504

Ms. Elsy Cabral  
2343 Grandeur Avenue  
Altadena, CA 91001

January 18, 2026

Adjust First Public Insurance Adjusters  
Mr. Edward Hernandez  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing to wholeheartedly recommend Adjust First Public Insurance Adjusters for their outstanding assistance and support during my recent wildfire insurance claim.

I had a homeowners policy with AAA Insurance and, unfortunately, my home was affected by a wildfire. At first, AAA did not acknowledge the full coverage or issue payment that would allow me to restore my property. It was a stressful and disheartening situation.

That's when I decided to engage Adjust First. Edward Hernandez was my primary contact, and I also had the pleasure of working with Frank Arbiso and Hector Rodriguez, who served as in-house adjusters.

From the moment Adjust First became involved, they demonstrated exceptional professionalism, deep knowledge of insurance policies, and a relentless commitment to securing a fair outcome. They advocated on my behalf and successfully negotiated a substantial settlement from AAA. Thanks to their efforts, I was able to repair my home and move forward with peace of mind.

I am deeply grateful to the entire Adjust First team for their dedication and compassion. I highly recommend their services to anyone facing a challenging insurance claim situation. They truly put their clients first and deliver results.

Sincerely,

A handwritten signature in black ink, appearing to read 'Elsy Cabral', written in a cursive style.

Elsy Cabral

Sra. Elsy Cabral  
2343 Grandeur Avenue  
Altadena, CA 91001

18 de enero de 2026

Adjust First Public Insurance Adjusters  
Sr. Edward Hernandez  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

A quien corresponda:

Por medio de la presente, escribo para recomendar ampliamente a Adjust First Public Insurance Adjusters por su destacada asistencia y apoyo durante mi reciente reclamación de seguro por incendio forestal.

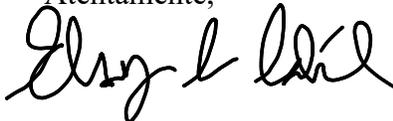
Yo contaba con una póliza de propietario de vivienda con AAA Insurance y, lamentablemente, mi hogar fue afectado por un incendio forestal. Inicialmente, AAA no reconoció plenamente la cobertura ni emitió el pago necesario que me permitiera restaurar mi propiedad. Fue una situación muy estresante y desalentadora.

Fue entonces cuando decidí contratar a Adjust First. Edward Hernandez fue mi contacto principal, y también tuve el gusto de trabajar con Frank Arbiso y Hector Rodriguez, quienes se desempeñaron como ajustadores internos.

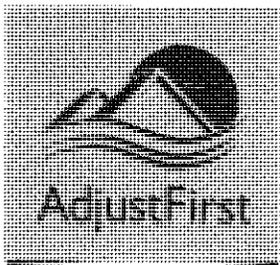
Desde el momento en que Adjust First intervino, demostraron un profesionalismo excepcional, un profundo conocimiento de las pólizas de seguro y un compromiso incansable para lograr un resultado justo. Defendieron mis intereses y negociaron exitosamente un acuerdo sustancial con AAA. Gracias a sus esfuerzos, pude reparar mi hogar y continuar adelante con tranquilidad.

Estoy profundamente agradecida con todo el equipo de Adjust First por su dedicación y compasión. Recomiendo ampliamente sus servicios a cualquier persona que enfrente una situación difícil con una reclamación de seguro. Verdaderamente ponen a sus clientes en primer lugar y entregan resultados.

Atentamente,

A handwritten signature in black ink, appearing to read 'Elsy Cabral', written in a cursive style.

Elsy Cabral



# AdjustFirst

PUBLIC INSURANCE ADJUSTERS  
STATE LICENSE #2189720  
www.firstadjust.com

## Customer Survey

Insured: Ervin Camarena Date: 07/20/15

Address: 3059 Lynwood Road Coordinator: Nathan Ampudia / Frank Arbisso

Lynwood CA 90262 Peril: Electrical Fire Damage

Insurance Company: State Farm

YES NO

Did AdjustFirst respond to your first call?

Did AdjustFirst meet all your appointments?

Did AdjustFirst give you a written contract?

Did AdjustFirst meet all contractual obligations?

Did AdjustFirst provide a copy of all settlements?

Did AdjustFirst settle your claim for the maximum amount?

Did AdjustFirst overall meet all your expectations?

Would you recommend AdjustFirst for all your claim needs?

Comments: \_\_\_\_\_

Please see the next page for comments

Insured: Ervin Camarena Date: 07/20/15

I authorize the use of the aforementioned as a reference on publishing materials EC (Initial)

When dealing with insurance company's it can get extremely difficult. Especially when one is not fully aware of the rights one has, which is why we get help from people like Frank Arbiso. Without a doubt, he is extraordinary at his profession. This gentlemen will fight for every penny to insure his clients get everything they deserve. He's very well educated in his profession and his experience is a plus towards his career. Every client is important to him no matter how small the peril is. Words can't describe how thankful my wife and I are with the AdjustFirst team. Nathan Ampudia was the one who informed me, and explained the importance of an insurance adjuster. Before he came along I didn't even know an insurance adjuster existed. He took the time to explain and answer any questions I had and didn't pressure me into anything. Last but not least, thanks to Marisol Martinez for being the coordinator, she is great. She is easy to work with and is on top of things. Maybe, I shouldn't be saying this but, if you ask me, the 10 percent they charge is nothing compared to the compensation they end up getting for you.

Ervin Camareno

 7/21/15

A  
Big thank  
u to amazing  
Team Frank, Marisol, Crystal  
Thank u for all your effort  
may God continue to bless  
So glad I chose you guys  
to help me through this  
crisis 😊

...and ask the Lord to  
shower **you**  
with His blessings!

forever  
Thankful  
Josette

1-24-77

Bro Frank,

Thank you for your  
patience. We appreciate  
you greatly and the Godly  
work you have done for the  
Lord; Pastor Gloria & Christ  
Thompson CME

Rev. Dr. Gloria McDaniel, Pastor  
Sylvia McDaniel, Secretary



September 13, 2019

Cityscape Rentals, LLC.  
7139 Seville Avenue  
Huntington Park, CA 90255

Dear AdjustFirst,

I would like to take this opportunity to thank you for your help in the negotiations with my insurance company. The loss of 22 units along with the income that we depended on was devastating.

The professional manner in which you managed the claim is much appreciated. We were able to recover almost three times the amount our insurance company offered. AdjustFirst, specifically Mr. Arbiso was always there advocating on our behalf and navigating the claim through the numerous objections of the insurance company and its experts. Mr. Arbiso's knowledge of the insurance policy, coverages, and experience was far greater than anyone that the insurance company could assign. I witnessed, the insurance carrier bring a Supervisor, Adjuster, Consultant, Electrician, Contractor to one meeting in which Mr. Arbiso educated all in their respective fields and fought for our claim rights. Without your involvement, we definitely would not have recovered as much of our losses as we did with your assistance.

Without any reservation, I would highly recommend your company to anyone who has suffered a loss to their property. If I can be of any further assistance, please do not hesitate to call me.

Sincerely,  
Cityscape Rentals. LLC

A handwritten signature in black ink, appearing to read "Benjamin Hernandez", with a large, stylized flourish at the end.

Benjamin Hernandez  
President

# DCK Holding LLC

817-821 N. Avalon Blvd.  
Wilmington, CA 90744

February 10, 2020

AdjustFirst Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear AdjustFirst,

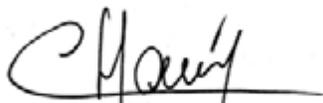
I want to thank you for your help in assisting us in collecting the amounts due to me from our insurance company. I know that without your assistance as our adjuster, we would not have received an adequate settlement from our insurance company.

From the moment we retained AdjustFirst, Frank Arbiso took over every aspect of our structure claim. His expertise and professionalism were recognized and respected by our insurance company, which resulted in a timely settlement. Without his knowledge, we would not have been able to recuperate the amounts necessary to restore our building correctly.

Thank you again, Frank, for all your hard work, please do not hesitate to use me as a reference.

Sincerely,

Haim Cohen  
DCK Holding LLC

  
2/11/2020

Martin Danial  
DCK Holding LLC

  
2/11/20



6460 WHITTIER BLVD, LOS ANGELES, CA 90022

May 23, 2022

Mr. Frank Arbiso  
Adjust First Public Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

RE: D.M. Trust

Dear Adjust First,

Accept this letter as a recommendation for your services related to the fire suffered at our property.

On April 2, 2022, a fire caused damage to two of our office units. The fire caused damage to the offices and prompted issues with the Department of Building and Safety and the tenants. From one day to the next, we went from having a smooth operating business to facing multiple issues.

We hired Adjust First, which was the best decision we could have made after the fire. Frank Arbiso was not only knowledgeable but had such a calm attitude that greatly relieved my stress. Frank Arbiso knew all the insurance adjusters, investigators, contractors, and environmental personnel the insurance sent. He settled the claim far higher than we expected within forty-three days.

We would highly recommend your company for any insurance claim.

Respectfully,

The logo for D.M. TRUST, featuring the letters 'D.M.' in a large, bold, yellow font with a black outline, followed by 'TRUST' in a smaller, bold, yellow font with a black outline. The text is centered and flanked by horizontal lines that extend outwards.

A handwritten signature in blue ink that reads 'Diane M. Martinez'.

Diane Martinez  
Trustee

6460 WHITTIER BLVD, LOS ANGELES, CA 90022

August 29, 2023

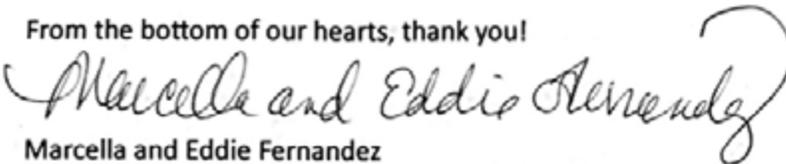
Mr. Arbiso,

We want to thank you for everything you have done for our family. This was such a stressful time in our lives, and we had no idea where God would lead us when the doors kept closing on us, but we knew He wasn't leaving us alone.

You are such a tremendous part of God's plan and work in this situation, and we are extremely grateful he placed you in our lives when we needed you most.

The rebuilding has been possible because of your help and dedication to us.

From the bottom of our hearts, thank you!

A handwritten signature in cursive script that reads "Marcella and Eddie Fernandez". The signature is written in black ink and is positioned to the right of the typed name.

Marcella and Eddie Fernandez

## **G.A. Property Management**

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4448 Eagle Rock Blvd., #J  
Los Angeles, CA 90041

August 1, 2020

Mr. Frank Arbiso  
Adjust First Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Adjust First,

It is my pleasure to give an excellent recommendation to Adjust First for several jobs they have well represented us over the past several years.

Adjust First provides the expertise for the proper submittal of all paperwork that comes with any insurance loss. They are incredibly knowledgeable about the claims process, adjustment, policy, endorsements, and limits. They were always available for consultation, provided copies of all correspondence and adjustment records, and were diligent in getting proceeds processed promptly. I am confident that we obtained the best and highest settlement possible using their services.

I want to thank you and your organization for all of your efforts, and I look forward to a continued excellent relationship with Adjust First.

Sincerely,  
G.A. Property Management



Anthony Sambrano  
President  
(323) 717-1151

To Whom It May Concern,

I'm happy to recommend Adjust First Public Insurance Adjusters, and especially Frank Arbiso, based on their work on my wife's and my homeowners insurance claim following the Altadena–Eaton Wildfires.

Initially, State Farm characterized the loss as limited smoke damage and issued a payment of \$31,582.75, which did not reflect the full scope of the damage. After bringing in Adjust First, the claim was reevaluated thoroughly and methodically. Frank was incredibly detailed in his analysis and very strategic in how he rebuilt and presented the claim. His expertise and understanding of policy language were unmatched, and every position was supported by clear documentation and expert input where needed.

As a result, State Farm ultimately issued payments totaling \$524,587.24 across all coverages. That difference wasn't due to a change in the loss, but to the claim finally being evaluated accurately.

On a personal level, Frank was steady, honest, and deeply committed to doing things the right way. He was transparent about risks, realistic about timelines, and never overpromised. In a process that can feel stressful and adversarial, his calm demeanor and integrity made a difficult situation far easier to navigate.

Frank was clear, responsive, and easy to work with throughout the process. Adjust First helped level the playing field during an otherwise overwhelming experience, and their work made a real difference. I would recommend Frank and Adjust First without hesitation.

Sincerely,  
Pasadena Home Owner

# Gomez Investments Property Management

2810 E. Anaheim Street  
Long Beach, CA 90804  
(562) 439-8628

May 11, 2021

Mr. David Huizar, P.A.  
Adjust First Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

Accept this written correspondence as a formal recommendation related to Mr. David Huizar as a Licensed Public Insurance Adjuster.

On two separate occasions, we have utilized the services of Mr. David Huizar and have found the outcome very favorable. Mr. David Huizar has personally assisted in the negotiation and adjustment of our claims. On both incidents, we were able to recuperate substantial funds for the repair of our buildings. We were also able to recuperate the loss of rental income sustained due to the fire damages.

I wish to take this time to personally thank Mr. David Huizar and his company for the outstanding work they performed. If you have sustained damage from a fire, please do not hesitate to retain the services of Mr. David Huizar and his company.

Sincerely,  
Gomez Investments Property Management



David Gomez  
President  
(562) 439-8628

**Hays Tabernacle**  
**Christian Methodist Episcopal Church**  
10121 South Central Avenue, Los Angeles, CA 90002

January 12, 2021

Adjust First Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

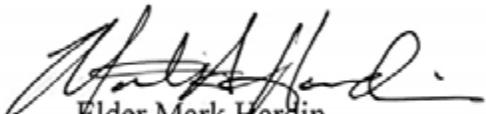
Dear Adjust First Public Insurance Adjusters,

On behalf of the whole congregation, we would like to thank you for the work you performed in our insurance claim settlement. Without your assistance, we would not have been able to obtain such a favorable settlement.

Initially, our insurance company offered a small settlement, for which we could not correctly repair our building. Since we had utilized your services on previous claims, we immediately contacted you to help us once again. The settlement we received was more than double the amount offered by our insurance company. You and your company have been a godsend for us.

Again, thank you for all your assistance. I would be happy to recommend your services to other clients.

Sincerely,

  
Elder Mark Hardin  
Hays Tabernacle CME Church

## Kim Bubbs & Aaron Toledo

May 14, 2020

Adjust First Public Insurance Adjusters  
Mr. Frank Arbiso  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Adjust First,

I would like to take this opportunity to thank you for all your efforts and assistance in the adjustment and negotiation of our Malibu fire.

It would seem that the Insurance Company threw every possible obstacle in our path to avoid paying our claim, but with your knowledge, patience, and reassurance, you were able to assist us and overcome all their objections.

Before I hired you, I felt the insurance company was taking advantage of the situation. When I first spoke with you, I immediately felt that we finally had someone with the expertise to take on the insurance company and level the playing field. I witnessed you taking on the insurance adjuster and experts, and finally, someone was there to fight for me. You were able to negotiate a settlement of more than four-hundred percent above the initial offer.

I think that without your assistance, we would still be negotiating with an insurance company that took on a more rigid and less friendly attitude as time went on.

I would gladly recommend your services to anyone who is facing an insurance claim like ours.

Sincerely,



Kim Bubbs



Aaron Toledo

**"After experiencing an electrical fire in our home August of 2015, we didn't even know** where to begin in filing a claim to make sure our insurance could cover all the expenses we were entitled to. We were first introduced to their services the day following the fire when they came knocking on our door. Their pitch was something that sounded too good to be true, we were skeptical of signing on with them because we already felt uneasy about the claim process. Nevertheless, we are so GLAD that we opted for their services and they were a life saver! For a low-income household the thought of having a third-party involved in the process was a bit scary because we didn't want to have a large bill at the end of the day. Believe me when I say, they are so sincere and truly transparent in their practices. They are great in explaining where and how funds that the insurance provides will be used and connect you with companies that will be in your home doing the repairs. We were out of our home for 4 months and they were in **constant communication to update and answer any question we had. We didn't pay a** thing out of pocket for the whole insurance claim, housing, or their services. Through Adjust First we were able to have ALL our home rewired, new electrical panel installed, new cabinetry in our kitchen, asbestos removed, and our home was brought up to code. I know we had a successful insurance claim because of Frank and his Adjust First team. **It is without reservation that I recommend their services."**

**Adriana Arce**

**Edward & Carmen Rodriguez**

9156 Raviller Drive

Downey, CA 90240

March 17, 2016

**Adjust First Public Adjusters**

14241 Firestone Blvd., Suite 400

La Mirada, CA 90638

Dear Mr. Arbiso of Adjust First:

On November 10, 2015, I suffered a major loss to my personal residence in Downey, CA. It quickly became evident that an expert would be required to obtain the maximum dollar amount allowable under my insurance policy.

After reviewing several Public Adjusting Companies, we decided to retain Adjust First Public Adjusters, as you came highly recommended.

Your professionalism, dedication and profound knowledge as it relates to the insurance companies, was extremely crucial in our final settlement. I want to thank you for the wonderful way you were able to get additional funds from our insurance company and to cover the full cost of repairs.

For these reasons, we strongly recommend the services of Frank Arbiso of Adjust First Public Adjusters.

Respectfully,

A handwritten signature in black ink, appearing to read 'Edward Rodriguez', written over a white background.

Edward Rodriguez

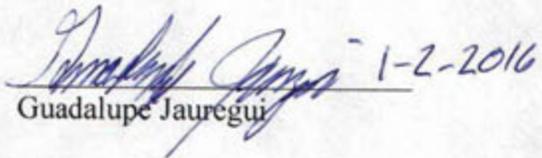
(562) 659-5235

January 21, 2016

I Guadalupe Jauregui hereby certify that Mr. Frank Arbiso of Adjust First, 14241 Firestone Blvd Ste.400 La Mirada, CA 90638 as adjuster of my case at 1621 E. Florence Ave Los Angeles, Ca 90001 did a great job in taking care of everything in a reasonable time, I am very glad with the worked that he performed in my property and inform that it has been completed.

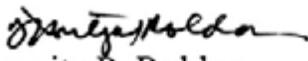
If any other information should be necessary, feel free to contact me at (323) 360-8887.

Sincerely,

 1-2-2016  
Guadalupe Jauregui

## CERTIFICATION

This to certify that Mr. Frank Arbiso of Adjust First, 14241 Firestone Blvd., Ste.400, La Mirada, CA 90638, served as my insurance adjuster with reference to a claim I had filed with State Farm sometime in May 2015 for damaged property. Because Mr. Arbiso has extensive knowledge and experience in the industry, he was able to facilitate as well as maximize the compensation I received from the insurance company, within the limits of the policy. Mr. Arbiso took away the burden of documentation and preparation from me and was able to get my claim processed and approved within a reasonable period of time. I am very pleased with his services and would highly recommend his company to anyone.

  
Teresita P. Roldan  
Rudy S. Roldan, LLC  
1602 Anaheim St.  
Harbor City, CA 90710

October 17, 2019

**RE: AdjustFirst Public Insurance Adjusters and Frank Arbiso**

To Whom It May Concern:

I write this letter of recommendation on behalf of AdjustFirst Public Insurance Adjusters (“AdjustFirst”) and Frank Arbiso.

My name is Joseph Khoshlesan. I am a founding partner at Losh & Khoshlesan, LLP. Our firm focuses on real property insurance matters.

I first met AdjustFirst approximately five (5) years ago and my law firm and I have worked with them consistently since then.

Throughout our work and experience with AdjustFirst, we have had the opportunity to work with everybody at AdjustFirst on several matters, all of which I can proudly state have been objectively successful ventures due to the high quality of work, professionalism, and credibility AdjustFirst brings to the table. Their level of detailed knowledge in the field of insurance is unmatched and uncanny which allows them to maximize insurance settlements for their clients. During my acquaintance with AdjustFirst, and Frank Arbiso in particular, they have been extremely efficient, punctual, reliable, professional, and organized.

AdjustFirst and Frank Arbiso are and would be a tremendous asset to any individual or entity who works with them. They truly have my highest recommendation for a Public Adjuster; without exaggeration, they are number one on my personal list.

Please feel free to contact me at (310) 299-2285 or josephk@lk-law.com.com if you need any additional information or clarification.

Sincerely,

*/s/ Joseph Khoshlesan /s/*

Joseph Khoshlesan, Esq.

**Deborah & Sergio Maffey**  
International Missions  
European Region

January 15, 2023

Adjust First Public Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Adjust First,

Truly, words cannot express our gratitude toward your company and especially our Public Adjuster, Frank Arbiso.

We were working abroad on a Christian Missionary Assignment when our home caught on fire. When we returned, we found our home devastated by the fire.

Many companies offered their services as contractors and Public Adjusters. Our family and friends advised us not to hire any company until we had time to research and do background checks. Both family and friends highly recommended Frank Arbiso, therefore, we hired him.

This is where words cannot express gratitude, to say Frank Arbiso is knowledgeable is an understatement. Frank Arbiso knows the insurance industry, processes, and construction. He not only negotiated the claim to the policy limits but found additional coverages to get us more funds than the policy limits afforded. He then patiently worked with us on the interview process of many contractors until we found one that would restore our home to our standards. Frank Arbiso was with us from the beginning until the end. Our home turned out beautiful, better than it was before the fire.

We would highly recommend Frank Arbiso to anyone who has suffered a fire. Please do not hesitate to contact me if you have any questions regarding the process and specifically hiring Frank Arbiso.

Respectfully,



Sergio & Deborah Maffey  
International Missions – European Region

Melchor Onofre  
990 N. 12th Street  
Colton, CA 92324

May 25, 2023

To Whom It May Concern,

I am writing to recommend Adjust First, particularly Edward Hernandez, who assisted us after a severe fire damaged our home insured by Farmers Insurance.

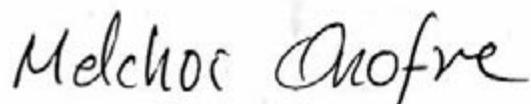
Edward Hernandez's representation of Adjust First showcased deep knowledge about insurance claims and damage assessment. His expertise was evident and truly impressive. With Edward at the helm, Adjust First worked diligently, ensuring every aspect of our claim was properly addressed and communicated effectively with Farmers Insurance on our behalf.

Notably, Edward Hernandez's communication skills were excellent. He kept us informed and reassured, answering any questions we had and showing genuine concern for our situation.

Because of Edward Hernandez and Adjust First's tireless work, we received a fair settlement that has enabled us to rebuild. I wholeheartedly recommend Adjust First and Edward Hernandez for their exceptional skills and dedication.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "Melchor Onofre". The signature is written in a cursive, slightly slanted style.

Melchor Onofre

**Shane Pico**

23637 Canyon Lake Drive N, Canyon Lake, CA 92587

October 27, 2021

Adjust First  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

On March 7, 2021, we suffered a fire at our home in Canyon Lake. We immediately contacted our insurance company anticipating their help as we paid for insurance for many years. We were shocked by the treatment of our insurance company and adjuster. We thought that the insurance company was there to help us in our time of need but soon realized they were not. Our home was filled with smoke, and the electricity was turned off. Our adjuster refused to provide temporary housing and forced us to stay in those inhumane conditions. To say we were upset and frustrated would have been an understatement.

We started to call around and were recommended to Frank Arbiso, the owner of Adjust First. At that point, Frank took over the process and started working on our claim. Frank is extremely knowledgeable and an expert of experts, as we soon realized. All I can say is when Frank was done with the insurance company, they were practically offering additional items, coverages, and payment to appease him.

I would not hesitate to rehire and recommend Frank Arbiso, the owner of Adjust First. Once again, thank you so much!

Sincerely,



Shane Pico

# GM Real Estate Investments, LLC.

9881 CHERRY AVENUE, FONTANA, CA 92325

August 1, 2023

Adjust First Public Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Mr. Edward Hernandez,

I hope this letter finds you well. I am writing on behalf of GM Real Estate Investments, LLC, to express our deepest gratitude for your outstanding assistance and expertise in helping us negotiate and settle the fire loss to our commercial building.

Your understanding, thoroughness, and professionalism in handling this stressful situation were not only appreciated but also instrumental in reaching an equitable settlement. You exhibited a keen understanding of insurance principles and showed excellent negotiation skills, which were pivotal in the successful settlement of the claim.

Your steadfast commitment to ensuring that our interests were well-protected and your ability to seamlessly guide us through the complex insurance process was remarkable. You consistently kept us informed, broke down complex terminology into understandable language, and were always available to answer our questions.

We at GM Real Estate Investments, LLC are thankful for your exemplary service and dedication. We are impressed with your skills and knowledge, and we look forward to the possibility of working with you again in the future, albeit hopefully under less distressing circumstances.

Please accept this letter as a token of our gratitude and appreciation. Your work was invaluable to us, and we wanted to make sure you knew just how much it meant.

Best Regards,



GM Real Estate Investment, LLC  
President

September 7, 2023

Jesus Nevarez  
319 East 53rd Street Units 1,2,3,4  
Los Angeles, CA 90011

To Whom It May Concern,

My name is Jesus Nevarez, and I am an insured with the California Fair Plan. I am writing to commend and recommend the services of Adjust First, specifically Edward Hernandez, who served as my Public Adjuster during a particularly challenging claims process.

From the beginning, Edward showcased professionalism, diligence, and an in-depth understanding of the claims process. When dealing with the intricacies of insurance claims, having someone with Edward's knowledge and expertise by your side is invaluable.

There were numerous complexities with my claim, many of which I was unfamiliar with. Edward took the time to explain each step of the process to me, ensuring that I was informed and comfortable with the decisions made. His ability to communicate effectively, not just with me, but with all parties involved, was a true asset. This ensured a smoother process and, ultimately, a more satisfactory resolution than I had anticipated.

What sets Edward apart is not just his vast knowledge of the industry but also his dedication to his clients. There were multiple instances where he went above and beyond his duties, working after hours and on weekends to ensure my claim was handled promptly.

In a world where excellent customer service seems to be waning, Edward Hernandez stands out as a beacon of what true dedication and professionalism look like. I am deeply grateful for the support he provided during a stressful period and would recommend Adjust First, and specifically Edward, to anyone in need of a public adjuster.

Should you require any further information or clarification, please do not hesitate to contact me directly.

Warm regards,

A handwritten signature in black ink that reads "Jesus Nevarez". The signature is written in a cursive, flowing style.

Jesus Nevarez

7 de septiembre de 2023

Jesús Nevarez  
319 East 53rd Street Unidades 1,2,3,4  
Los Ángeles, CA 90011

A quien corresponda,

Mi nombre es Jesús Nevarez y soy asegurado del California Fair Plan. Escribo para elogiar y recomendar los servicios de Adjust First, específicamente de Edward Hernández, quien actuó como mi Ajustador Público durante un proceso de reclamación particularmente desafiante.

Desde el principio, Edward mostró profesionalismo, diligencia y un profundo entendimiento del proceso de reclamaciones. Al tratar con las complejidades de las reclamaciones de seguros, tener a alguien con el conocimiento y experiencia de Edward a tu lado es invaluable.

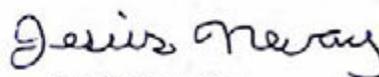
Hubo numerosas complejidades con mi reclamación, muchas de las cuales desconocía. Edward tomó el tiempo para explicarme cada paso del proceso, asegurando que estuviera informado y cómodo con las decisiones tomadas. Su habilidad para comunicarse efectivamente, no solo conmigo, sino con todas las partes involucradas, fue un verdadero activo. Esto garantizó un proceso más fluido y, finalmente, una resolución más satisfactoria de la que había anticipado.

Lo que distingue a Edward no es solo su vasto conocimiento de la industria, sino también su dedicación a sus clientes. Hubo múltiples instancias en las que fue más allá de sus deberes, trabajando fuera de horario y los fines de semana para asegurar que mi reclamación se manejara con prontitud.

En un mundo donde parece que el excelente servicio al cliente está desapareciendo, Edward Hernández destaca como un faro de lo que realmente es la dedicación y profesionalismo. Estoy profundamente agradecido por el apoyo que me brindó durante un período estresante y recomendaría Adjust First, y específicamente a Edward, a cualquiera que necesite un ajustador público.

Si requiere más información o aclaraciones, no dude en ponerse en contacto conmigo directamente.

Atentamente,



Jesús Nevarez

**Meenesh Mehta**  
9632 Katella Avenue  
Anaheim, CA 92804

September 25, 2023

Adjust First Public Adjuster  
Mr. Edward Hernandez  
9125 Long Beach Blvd.  
South Gate, CA 90280

To Whom It May Concern,

Re: Reference for Mr. Edward Hernandez of Adjust First Public Adjuster

I am writing to extend my deepest appreciation and provide a reference for Mr. Edward Hernandez, a public insurance adjuster with Adjust First Public Adjuster, for the unparalleled service he provided concerning a fire-damaged claim on our halfway house income property.

Dealing with property damage, especially for properties as delicate as halfway houses, demands swift and adept resolutions. Edward's method was not only rapid and efficient, but it also demonstrated an acute grasp of the complexities associated with such claims. Right from our initial meeting to the final settlement, Edward's vast knowledge, unwavering commitment, and the highest level of professionalism were evident.

A significant highlight of our experience was his remarkable negotiation skills. The settlement he secured was substantially above our expectations, showcasing his dedication to ensuring his clients are treated justly. His insights were indispensable, and his meticulous attention to detail made certain that all facets of the claim were diligently addressed.

I must also acknowledge the efforts of Mr. Frank Abiso in adjusting with the insurance. He did an exceptional job, ensuring all our needs were met and the process was smooth.

Besides his professional expertise, Edward's interpersonal skills stood out. He was always available to address our queries, making certain we were well-informed at every juncture. His genuine concern for our welfare and commitment to securing the best outcome for us was palpable.

For anyone in need of a public insurance adjuster, I cannot recommend Edward Hernandez enough. His competency, paired with his authentic care for his clients, positions him as a standout in the realm of property damage claims.

Thank you, Edward, and Frank, for providing solace during such a tumultuous period. It's professionals like you both that transform daunting challenges into navigable experiences.

Warm regards,

  
Meenesh Mehta

Sr. Ribaldo Lopez  
2141 E Lucien Street  
Compton, CA 90222

2 de enero de 2024

Sr. Edward Hernandez  
Ajustador de Seguros Públicos de Adjust First  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Asunto: Recomendación para Adjust First y Edward Hernandez

Estimado Sr. Edward Hernandez,

Escribo para recomendar Adjust First, especialmente al Sr. Edward Hernandez, quien nos ayudó después de un incendio en nuestra propiedad de ingresos en Compton, CA.

El Sr. Hernandez fue muy útil y sabía mucho sobre seguros. Trabajó con California Fair Plan en nuestra reclamación (CFP 13014227) y se aseguró de que todo nos quedara claro. Respondió a todas nuestras preguntas y fue realmente comprensivo.

Obtuvimos una buena indemnización gracias a su arduo trabajo. Él habló con la compañía de seguros por nosotros y consiguió resolver las cosas rápidamente.

Realmente recomiendo Adjust First y al Sr. Hernandez si necesita alguien que le ayude con los seguros. Fueron excelentes para nosotros.

Gracias,

Sr. Ribaldo Lopez

A handwritten signature in black ink, appearing to read 'Ribaldo Lopez', written in a cursive style.

Mr. Ribaldo Lopez  
2141 E Lucien Street  
Compton, CA 90222

January 2, 2024

Mr. Edward Hernandez  
Adjust First Public Insurance Adjuster  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

Subject: Recommendation for Adjust First and Edward Hernandez

Dear Mr. Edward Hernandez,

I'm writing to recommend Adjust First, especially Mr. Edward Hernandez, who helped us after a fire at our income property in Compton, CA.

Mr. Hernandez was very helpful and knew a lot about insurance. He worked with California Fair Plan on our claim (CFP 13014227) and made sure everything was clear to us. He answered all our questions and was really understanding.

We got a good settlement because of his hard work. He talked to the insurance company for us and got things done quickly.

I really suggest Adjust First and Mr. Hernandez if you need someone to help with insurance. They were great for us.

Thanks,

Mr. Ribaldo Lopez

A handwritten signature in black ink, appearing to read 'Lopez', written in a cursive style.

Dear Adjust First Team,

Rick and I want to express our profound gratitude for your exceptional assistance following the devastating fire at our residence. Your support made an immeasurable difference during an incredibly difficult time.

Our initial attempt to navigate the insurance claims process independently was disheartening, marked by an inadequate settlement offer and a lack of advocacy from our insurer. We firmly refused that unsatisfactory payout, and finding Adjust First was a pivotal turning point.

Edward, Frank, and Marisol, your collective expertise and unwavering commitment transformed our experience. You brought clarity to complex procedures, advocating tirelessly on our behalf. The peace of mind your team provided, ensuring a fair and comprehensive resolution, was truly invaluable.

Thank you for your outstanding service and for genuinely prioritizing your clients' best interests. We wholeheartedly recommend Adjust First.

Sincerely,  
Rick and Mary Anderson

**SB LAW GROUP, LLP**  
**ATTORNEYS AT LAW**

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September 13, 2023

**RE: AdjustFirst Public Insurance Adjusters and Frank Arbiso**

To Whom It May Concern,

I am writing this letter to wholeheartedly recommend Mr. Frank Arbiso and AdjustFirst Public Insurance Adjusters (collectively, "AdjustFirst").

My name is Arya Shakibkoo. I am a founding partner at SB Law Group, LLP. Our firm focuses on real property insurance matters. AdjustFirst has been an invaluable asset to our law firm, SB Law Group, LLP, for the past two years, and we are proud to provide this letter of recommendation based on our extensive and positive experience working with them.

Amongst all of our encounters with AdjustFirst, AdjustFirst has consistently demonstrated an exceptional level of efficiency, knowledge, and expertise in the field of public adjusting. AdjustFirst deep understanding of insurance policies, regulations, and industry practices is truly impressive. AdjustFirst has consistently displayed the ability to navigate complex insurance claims with precision and efficacy, consistently achieving favorable outcomes for our clients.

AdjustFirst is an exceptional public adjuster whose expertise, communication skills, and dedication to excellence make them a true asset in the field. AdjustFirst level of expertise is not only valued but greatly admired by everyone at SB Law Group, LLP.

We enthusiastically endorse AdjustFirst and have complete confidence in their abilities. We have no doubt that any company or organization fortunate enough to have AdjustFirst as part of their team will benefit immensely from their talents and commitment to success. Thank you for considering our recommendation.

Should you have any questions or require additional information regarding AdjustFirst, please do not hesitate to contact me directly at [Arya@SBLawGroupCA.com](mailto:Arya@SBLawGroupCA.com) or (424) 600-8867.

Very Truly Yours,  
**SB Law Group, LLP**

*Arya Shakibkoo Esq.*

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Arya Shakibkoo, Esq.

1 de junio de 2023

Yolanda Guizar  
4045 N Virginia Road  
Long Beach, CA 90807

A Quien Corresponda,

Me dirijo a ustedes para expresar mi más sincero agradecimiento y satisfacción por el excepcional servicio proporcionado por Adjust First, en particular por su representante, Edward Hernandez. Esta no es la primera vez que utilizo sus servicios y, una vez más, Edward y su equipo me han dejado más que impresionada con su profesionalismo, experiencia y diligencia.

Recientemente, cuando mi casa en Long Beach sufrió daños a causa del viento, no dudé en acudir a Edward Hernandez en busca de apoyo. Al igual que en la primera ocasión, demostró ser puntual, eficiente y servicial, garantizando que el proceso de la reclamación fuera libre de estrés y directo.

Edward, con su profundo conocimiento y experiencia sin igual en el sector de los seguros, evaluó con precisión el alcance del daño causado por el viento en mi hogar. Su informe exhaustivo detallaba todas las reparaciones necesarias y los costos asociados. Esta documentación fue crucial para ayudarme a comprender la magnitud del daño y para asegurarme de recibir una adecuada compensación por parte de la Compañía de Seguros American Security.

Es digno de mencionar que las habilidades de negociación de Edward son inigualables. Estableció una comunicación fluida con la Compañía de Seguros American Security, abogando en mi nombre, para garantizar que no solo se aprobara mi reclamo sino que también se pagara de manera rápida. Gracias a él, pude iniciar las reparaciones de inmediato, minimizando las molestias ocasionadas por el daño.

A lo largo del proceso, quedó en evidencia el compromiso de Edward con la satisfacción del cliente. Respondió prontamente a cada pregunta que tuve y me mantuvo informada sobre el avance de mi reclamación. Valoré profundamente su transparencia, lo que me permitió sentirme parte y tranquila.

Con total confianza, puedo recomendar a Edward Hernandez y a Adjust First a quienes requieran de un ajustador público confiable y competente. Su excelencia en atención al cliente, conocimiento del sector y habilidad para manejar reclamos, son, según mi experiencia, insuperables.

Gracias, Edward y Adjust First, por su apoyo en un momento tan desafiante. Sus servicios realmente marcaron una diferencia significativa.

Atentamente,



Yolanda Guizar

June 1, 2023

Yolanda Guizar  
4045 N Virginia Road  
Long Beach, CA 90807

To Whom It May Concern,

I am writing to express my utmost satisfaction and appreciation for the exceptional service provided by Adjust First, particularly by their representative, Edward Hernandez. This is not my first time using their services and once again, Edward and his team have left me beyond impressed by their professionalism, expertise, and diligence.

When my home in Long Beach recently suffered wind damage, Edward Hernandez was my immediate go-to for support. As with the first experience, he was prompt, efficient, and helpful, ensuring that the claim's process was stress-free and straightforward.

Edward, with his in-depth knowledge and unmatched experience in the insurance industry, accurately assessed the extent of the wind damage to my home. His comprehensive report detailed all the necessary repairs and related costs. This documentation was instrumental in helping me understand the scope of damage and ensuring I was adequately compensated by American Security Insurance Company.

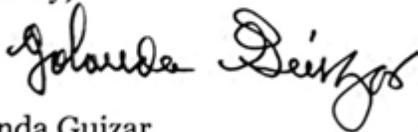
It is worth noting Edward's negotiation skills were unmatched. He liaised seamlessly with American Security Insurance Company, advocating on my behalf to ensure that my claim was not only approved but also paid out promptly. Thanks to him, I was able to begin repairs swiftly, minimizing the inconvenience caused by the damage.

Edward's dedication to customer satisfaction was evident throughout the process. Every question I had was answered promptly, and I was kept informed of the progress of my claim. I deeply appreciated his commitment to transparency, which made me feel involved and reassured.

I can confidently recommend Edward Hernandez and Adjust First to anyone in need of a reliable and competent public adjuster. Their excellence in customer service, industry knowledge, and claim handling capabilities are, from my experiences, unparalleled.

Thank you, Edward and Adjust First, for your assistance during a challenging time. Your services have truly made a significant difference.

Sincerely,



Yolanda Guizar

# Liberty Battery & Auto Repair

15421 S. Atlantic Avenue, Compton, CA 90221

December 4, 2017

Adjust First Public Insurance Adjusters  
Mr. Frank Arbiso  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

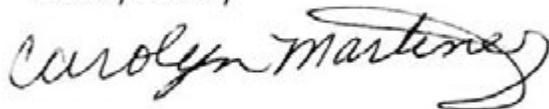
Dear Adjust First,

We would like to take this time and thank you for all your hard work in the negotiation and settlement of our claim. On October 24, 2017, our business suffered a fire that impacted our operations. One of our customers found out about the fire and recommended that we immediately contact you. Looking back, contacting you was the best choice we could have made.

Adjust First relieved us of the burden of presenting our claim to the insurance company. Once Adjust First was hired, they coordinated all inspections and communication with the Insurance Company directly. This allowed us to continue our business operations and reach the highest settlement possible.

I would highly recommend your services to anyone that has suffered a fire, as we genuinely believe that without your assistance, such a reasonable settlement would not have been reached.

Sincerely,  
Liberty Battery

A handwritten signature in black ink that reads "Carolyn Martinez". The signature is written in a cursive style with a large, sweeping flourish at the end.

Carolyn Martinez  
President

September 1, 2023

Dear Adjust First,

I am writing this letter to highly recommend Adjust First Public Adjusters, and specifically Edward Hernandez, for their outstanding performance and customer service in settling an insurance claim with Residence Mutual Insurance Co. for our home that was severely damaged due to a fire.

For over six months, we found ourselves in a challenging situation. The insurance company did not provide any estimates, proposals, or offers of payment, and it seemed as if our case was not being given the attention and expertise it required.

Enter Adjust First Public Adjusters and Edward Hernandez. From the moment we contracted their services, we noticed a considerable shift in the handling of our case. Edward was prompt, professional, and detail oriented. He scrutinized our policy, visited the site for an independent assessment, and took over communication with Residence Mutual Insurance Co. to ensure that we were adequately compensated for our loss.

Due to the tireless work of Edward and his team at Adjust First, our claim was finally settled for a fair amount exceeding \$200,000. This was a huge relief and allowed us to start the process of rebuilding our lives. Edward was always accessible, transparent, and went above and beyond in negotiating with the insurance company. His expertise and dedication to his clients are unquestionable.

I wholeheartedly endorse Adjust First Public Adjusters and Edward Hernandez for any insurance claim adjustment needs. Their service turned our ordeal into a manageable situation, and for that, we are eternally grateful.

Cordially,



Jose Gonzalez Montiel  
11086 Balsam Avenue  
Hesperia, CA 92345

September 1, 2023

Estimado Adjust First,

Estoy escribiendo esta carta para recomendar altamente a Adjust First Public Adjusters, y específicamente a Edward Hernandez, por su excelente desempeño y servicio al cliente al resolver una reclamación de seguro con Residence Mutual Insurance Co. para nuestra casa que sufrió graves daños debido a un incendio.

Durante más de seis meses, nos encontramos en una situación desafiante. La compañía de seguros no proporcionó ningún tipo de estimaciones, propuestas u ofertas de pago, y parecía como si nuestro caso no estuviera recibiendo la atención y la experiencia que requería.

Entonces llegaron Adjust First Public Adjusters y Edward Hernandez. Desde el momento en que contratamos sus servicios, notamos un cambio considerable en el manejo de nuestro caso. Edward fue puntual, profesional y detallista. Examinó nuestra póliza, visitó el sitio para una evaluación independiente y tomó el control de la comunicación con Residence Mutual Insurance Co. para asegurarse de que fuéramos adecuadamente compensados por nuestra pérdida.

Gracias al incansable trabajo de Edward y su equipo en Adjust First, nuestra reclamación finalmente se resolvió por una cantidad justa que superó los \$200,000. Esto fue un gran alivio y nos permitió comenzar el proceso de reconstruir nuestras vidas. Edward siempre estuvo accesible, fue transparente y fue más allá en sus negociaciones con la compañía de seguros. Su experiencia y dedicación a sus clientes son incuestionables.

Endoso de todo corazón a Adjust First Public Adjusters y a Edward Hernandez para cualquier necesidad de ajuste de reclamaciones de seguros. Su servicio convirtió nuestro calvario en una situación manejable, y por eso, estamos eternamente agradecidos.

Cordialmente,



Jose Gonzalez Montiel  
11086 Balsam Avenue  
Hesperia, CA 92345

# SOUTHLAND MOTEL

Ravjibhai H. Patel

9111 Long Beach Blvd, South Gate, CA 90280

June 15, 2022

Adjust First, Inc.

14241 Firestone Blvd., Suite 400

La Mirada, CA 90638

To Whom It May Concern,

Accept this letter as a recommendation for your outstanding, efficient, and prompt services. Four units sustained damage on May 15, 2022, due to a gas explosion. We hired your company on May 25, 2022, and had a settlement for almost the limits on June 3, 2022.

We are incredibly grateful for your services and recommend your company to anyone who has sustained damage to their property.

Please do not hesitate to have any property owner contact me for a reference, your company is truly the Gold-Standard for insurance claims.

Sincerely,

Handwritten signature of Suhas Patidar in black ink.

*Suhas Patidar*

*DBA Southland Motel*

**Acencio Ochoa**  
9804 San Juan Avenue, South Gate, CA 90280

November 11, 2023

Adjust First, Inc.  
14241 Firestone Blvd. Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing this letter to wholeheartedly recommend the services of Adjust First Public Adjusters, and particularly Mr. Edward Hernandez, for their exceptional work in handling my fire claim with Farmers Insurance.

My property in South Gate, CA, unfortunately, suffered significant damage due to a fire. This distressing event affected not just the main dwelling but also a separate structure and various personal belongings. Navigating through the complexities of insurance claims during such a challenging time was daunting, but Mr. Hernandez and the team at Adjust First made this process seamless and efficient.

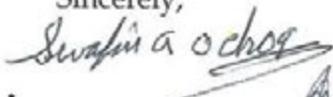
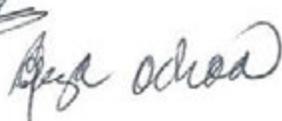
Their expertise and dedication were evident from the outset. Mr. Hernandez was quick to act, negotiating diligently on my behalf. His efforts led to a swift and favorable settlement for the policy limits concerning the separate structure and personal property. Furthermore, he successfully negotiated a satisfactory settlement for the additional living expenses and the damages to the main dwelling.

Throughout this process, Mr. Hernandez was not only professional and knowledgeable but also empathetic and supportive. His communication was clear and frequent, ensuring that I was informed and comfortable at every stage of the claim process.

The resolution achieved by Adjust First Public Adjusters, led by Edward Hernandez, provided immense relief during a time of great stress. Their ability to handle everything efficiently and effectively allowed me to focus on rebuilding and moving forward.

I am incredibly grateful for the service provided by Adjust First and Mr. Hernandez. Their dedication to their clients is commendable, and I would not hesitate to recommend their services to anyone facing the daunting task of navigating through insurance claims. Mr. Hernandez's exceptional skills and the team's client-focused approach truly set them apart in their field.

Sincerely,

Acencio Ochoa

**Acencio Ochoa**  
9804 San Juan Avenue, South Gate, CA 90280

11 de noviembre de 2023

Adjust First, Inc.  
14241 Firestone Blvd. Suite 400  
La Mirada, CA 90638

A quien corresponda,

Les escribo esta carta para recomendar de todo corazón los servicios de Adjust First Public Adjusters, y en particular al Sr. Edward Hernández, por su excepcional trabajo en el manejo de mi reclamación de incendio con Farmers Insurance.

Mi propiedad en South Gate, CA, lamentablemente sufrió daños significativos debido a un incendio. Este angustiante evento afectó no solo la vivienda principal sino también una estructura separada y varios bienes personales. Navegar a través de las complejidades de los reclamos de seguros durante un momento tan desafiante fue desalentador, pero el Sr. Hernández y el equipo de Adjust First hicieron este proceso fluido y eficiente.

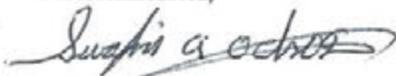
Su experiencia y dedicación fueron evidentes desde el principio. Adjust First actuó rápidamente, negociando diligentemente en mi nombre. Sus esfuerzos llevaron a un acuerdo rápido y favorable para los límites de la póliza en lo que respecta a la estructura separada y la propiedad personal. Además, negoció con éxito un acuerdo satisfactorio para los gastos de vida adicionales y los daños a la vivienda principal.

A lo largo de este proceso, el Sr. Hernández no solo fue profesional y conocedor, sino también empático y de apoyo. Su comunicación fue clara y frecuente, asegurándose de que estuviera informado y cómodo en cada etapa del proceso de reclamación.

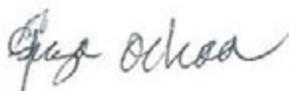
La resolución lograda por Adjust First Public Adjusters, liderada por Edward Hernández, proporcionó un inmenso alivio durante un momento de gran estrés. Su capacidad para manejar todo de manera eficiente y efectiva me permitió concentrarme en reconstruir y avanzar.

Estoy increíblemente agradecido por el servicio proporcionado por Adjust First y el Sr. Hernández. Su dedicación a sus clientes es encomiable, y no dudaría en recomendar sus servicios a cualquiera que enfrente la abrumadora tarea de navegar a través de reclamaciones de seguros. Las habilidades excepcionales del Sr. Hernández y el enfoque centrado en el cliente del equipo realmente los distinguen en su campo.

Atentamente,



Acencio Ochoa



# *Best Western Summit Inn Inc.*

---

2024年1月4日

首先调整公司

14241 Firestone大道, 400号套房  
加利福尼亚州拉米拉达 90638

尊敬的先生/女士,

我写这封信是为了全心全意地推荐首先调整公司的服务, 这是一家公共调整公司, 最近代表我处理了一项复杂的保险索赔。2023年9月16日, 我拥有的商业物业遭受严重火灾, 该物业包括一个市场、一个美容院和几个出租单位。这次事件之后的情况对我和我的租客来说都是令人畏惧和压力巨大的。

从一开始, 首先调整公司在爱德华·埃尔南德斯先生和弗兰克·阿比索先生的带领下, 表现出了卓越的专业性和专业知识。埃尔南德斯先生作为我的联络人, 不断地向我提供及时的更新, 确保我了解调整过程中的每一步。他的沟通清晰、简洁, 且在这个充满不确定性的时期极具安慰性。

阿比索先生与我们的保险提供商世纪保险公司进行谈判的角色简直令人赞叹。他对保险行业的深入了解, 加上他的谈判技巧, 使得我们的和解远远超出了我的最初期望。他的勤奋和坚韧在为我们争取到有利结果方面起到了关键作用。

首先调整公司从评估损害到最终和解的全面方法, 是以最高的诚信和效率进行的。他们团队应对保险索赔复杂性的能力, 加上他们对客户坚定不移的承诺, 使他们在该领域脱颖而出。

我对首先调整公司提供的服务深表感激, 并且如果需要, 我不会犹豫再次利用他们的服务。对于任何面临保险索赔困境的人来说, 我可以自信地说, 首先调整公司提供您在这种情况下所希望的专业知识、关怀和结果。

如果您需要更多信息或我与首先调整公司合作的更详细经历, 请随时与我联系。

此致,



刘先生

# Best Western Summit Inn Inc.

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January 4, 2024

Adjust First, Inc.  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing this letter to wholeheartedly recommend the services of Adjust First, a public adjusting firm that recently represented me in a complex insurance claim. On September 16, 2023, my commercial property, which housed a market, a salon, and several rental units, suffered significant damage due to a fire. The aftermath of this event was a daunting and stressful period for me and my tenants.

From the onset, Adjust First, led by Mr. Edward Hernandez and Mr. Frank Arbiso, demonstrated exceptional professionalism and expertise. Mr. Hernandez, who served as my liaison, kept me continuously informed with timely updates, ensuring I was aware of every step in the adjusting process. His communication was clear, concise, and immensely reassuring during a time of great uncertainty.

Mr. Arbiso's role in negotiating with our insurance provider, Century Surety Company, was nothing short of remarkable. His thorough understanding of the insurance industry, combined with his negotiation skills, resulted in a settlement far exceeding my initial expectations. His diligence and tenacity were pivotal in securing a favorable outcome for us.

Adjust First's comprehensive approach, from assessing the damage to the final settlement, was conducted with the utmost integrity and efficiency. Their team's ability to navigate the complexities of insurance claims, coupled with their unwavering commitment to their clients, sets them apart in their field.

I am profoundly grateful for the service provided by Adjust First and would not hesitate to engage their services again should the need arise. For anyone facing the challenging circumstances of an insurance claim, I can confidently say that Adjust First offers the expertise, care, and results that you would hope for in such situations.

Please feel free to contact me if you require any further information or a more detailed account of my experience with Adjust First.

Sincerely,



Mr. Allen Liou

Isabel Baez  
16343 Sierra Street  
Fountain Valley, CA 92703

December 20, 2023

Adjust First, Inc.  
Mr. Edward Hernandez,  
14241 Firestone Blvd. Suite 400  
La Mirada, CA 90638

Dear Mr. Hernandez and the Adjust First Team,

I am writing to express my sincere gratitude and commendation for the exceptional service provided by Adjust First in the handling of my fire claim dated November 10, 2023. Your professionalism and efficiency have surpassed my expectations, and it is with great pleasure that I convey my experience.

From the moment I contacted your team, I felt assured and supported. Having previously engaged your services for a motor vehicle structure claim, I was confident in your ability to manage my case. Yet, once again, you exceeded my expectations. The dedication and expertise demonstrated by Frank Arbisio, the public adjuster assigned to my claim, were particularly noteworthy. His attention to detail, prompt communication, and commitment to securing the best possible outcome were instrumental in navigating this challenging situation.

The level of customer service provided throughout this process was exemplary. Every interaction with your team, especially with Edward Hernandez, was marked by professionalism, empathy, and a deep understanding of my needs as a client. This level of service is rare and deserves special recognition.

I am also immensely appreciative of the negotiation skills exhibited by your team, which resulted in a **policy limits settlement**, finalized on December 20, 2023. This outcome not only provided me with the necessary financial support to recover from the fire but also offered peace of mind during a tumultuous time.

Please extend my gratitude to everyone involved in the handling of my claim. I would not hesitate to recommend Adjust First to anyone in need of top-notch insurance adjustment services. Your commitment to excellence and client satisfaction is truly commendable.

Thank you once again for your outstanding service and support.

Sincerely,

A handwritten signature in cursive script that reads "Isabel Baez". The signature is written in dark ink and is positioned above the printed name.

Isabel Baez

Isabel Baez  
16343 Sierra Street  
Fountain Valley, CA 92703

20 de diciembre de 2023

Adjust First, Inc.  
Sr. Edward Hernandez,  
14241 Firestone Blvd. Suite 400  
La Mirada, CA 90638

Estimado Sr. Hernandez y equipo de Adjust First,

Les escribo para expresar mi sincera gratitud y reconocimiento por el servicio excepcional proporcionado por Adjust First en el manejo de mi reclamo de incendio con fecha del 10 de noviembre de 2023. Su profesionalismo y eficiencia han superado mis expectativas, y es con gran placer que transmito mi experiencia.

Desde el momento en que contacté a su equipo, me sentí asegurada y apoyada. Habiendo recurrido previamente a sus servicios para un reclamo de estructura de vehículo motorizado, confiaba en su capacidad para manejar mi caso. Sin embargo, una vez más, superaron mis expectativas. La dedicación y experiencia demostradas por Frank Arbiso, el ajustador público asignado a mi reclamo, fueron particularmente notables. Su atención al detalle, comunicación pronta y compromiso para asegurar el mejor resultado posible fueron fundamentales para navegar esta situación desafiante.

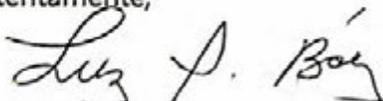
El nivel de servicio al cliente proporcionado a lo largo de este proceso fue ejemplar. Cada interacción con su equipo, especialmente con Edward Hernandez, estuvo marcada por profesionalismo, empatía y una profunda comprensión de mis necesidades como cliente. Este nivel de servicio es raro y merece un reconocimiento especial.

También estoy inmensamente agradecida por las habilidades de negociación exhibidas por su equipo, lo que resultó en un acuerdo de **límites de póliza**, finalizado el 20 de diciembre de 2023. Este resultado no solo me proporcionó el apoyo financiero necesario para recuperarme del incendio, sino que también ofreció tranquilidad durante un tiempo tumultuoso.

Por favor, extienda mi gratitud a todos los involucrados en el manejo de mi reclamo. No dudaría en recomendar Adjust First a cualquier persona que necesite servicios de ajuste de seguros de primera calidad. Su compromiso con la excelencia y la satisfacción del cliente es verdaderamente encomiable.

Gracias una vez más por su excelente servicio y apoyo.

Atentamente,

  
Isabel Baez

**Broadway Capital LLC**  
9524 S Main Street, Los Angeles, CA 90003

February 29, 2024

Mr. Frank Arbiso  
Adjust First Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Mr. Frank Arbiso,

I am writing to wholeheartedly recommend Adjust First, and specifically Mr. Frank Arbiso, for their outstanding service and expertise as public insurance adjusters. Our company, Broadway Capital LLC, had the unfortunate experience of a fire at our commercial building located at 9524 S. Main Street, Los Angeles, CA 90003. During this challenging time, Adjust First, under the guidance of Frank, provided exceptional service that was instrumental in navigating the complexities of our insurance claim.

From the onset, Frank demonstrated professionalism, profound knowledge of the insurance industry, and a commitment to achieving the best possible outcome for us. He meticulously reviewed our insurance policy to ensure that every potential area of coverage was explored and leveraged in our favor. His attention to detail and dedication to our case was evident throughout the process.

Frank's negotiation skills were paramount in achieving a fair settlement with our insurance company. He was tenacious in his efforts to ensure that our claim was thoroughly evaluated and that we received compensation that accurately reflected the extent of the damages and losses incurred. His expertise and strategic approach were invaluable in overcoming the challenges presented during the claim process.

In conclusion, Adjust First, led by Frank Arbiso, has my highest endorsement. Their professionalism, expertise, and unwavering dedication to their clients' interests are what set them apart in the field of public insurance adjusting. Any individual or entity in need of a public insurance adjuster would be well-served by choosing Adjust First and Frank Arbiso.

Sincerely,



Broadway Capital LLC

## Ciro Rivera

11933, 11935 & 11937 S. Hoover Street  
Los Angeles, CA 90044

September 18, 2025

Mr. Edward Hernandez  
Adjust First Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

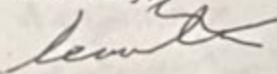
I am writing to express my sincere appreciation for the exceptional service provided by Adjust First Public Adjusters, and in particular Mr. Edward Hernandez, in connection with the fire loss to my multi-unit income property.

From the very beginning of the claim process, Adjust First demonstrated professionalism, persistence, and expertise. Mr. Hernandez worked closely with me and met with the representatives of Farmers Insurance on multiple occasions, carefully documenting the damages and presenting a thorough, well-supported claim. His dedication and skillful negotiation resulted in a very favorable settlement that fully addressed the extensive damage to my property.

Adjust First went far beyond simply negotiating with the insurance carrier. They coordinated with the City, engineers, and contractors throughout the entire project. Their guidance and oversight ensured that all required approvals and technical details were handled correctly and that the repairs were carried out efficiently and to a high standard. They remained engaged until the project was completely finished, giving me peace of mind every step of the way.

I wholeheartedly recommend Adjust First Public Adjusters, and especially Mr. Edward Hernandez, to any property owner who suffers a significant loss. Their knowledge of insurance policies, their persistence in advocating for the insured, and their commitment to seeing the job through to completion are truly outstanding.

Sincerely,



Mr. Ciro Rivera  
Property Owner

## Ciro Rivera

11933, 11935 & 11937 S. Hoover Street  
Los Angeles, CA 90044

18 de septiembre de 2025

Sr. Edward Hernandez  
Adjust First Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

A quien corresponda:

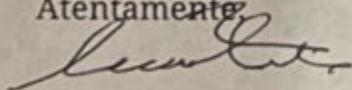
Por medio de la presente deseo expresar mi más sincero agradecimiento por el servicio excepcional brindado por Adjust First Public Adjusters, y en particular por el Sr. Edward Hernandez, en relación con la pérdida por incendio de mi propiedad de varias unidades de renta.

Desde el inicio del proceso del reclamo, Adjust First demostró profesionalismo, constancia y gran experiencia. El Sr. Hernandez trabajó estrechamente conmigo y se reunió en varias ocasiones con los representantes de Farmers Insurance, documentando cuidadosamente los daños y presentando un reclamo completo y bien fundamentado. Su dedicación y hábil capacidad de negociación resultaron en un acuerdo muy favorable que cubrió plenamente los daños extensos sufridos en mi propiedad.

Adjust First fue mucho más allá de simplemente negociar con la compañía de seguros. Coordinó con la Ciudad, ingenieros y contratistas a lo largo de todo el proyecto. Su orientación y supervisión garantizaron que todas las aprobaciones y los detalles técnicos requeridos se manejaran correctamente y que las reparaciones se llevaran a cabo de manera eficiente y con altos estándares de calidad. Se mantuvieron involucrados hasta la finalización completa del proyecto, brindándome tranquilidad en cada etapa.

Recomiendo de todo corazón a Adjust First Public Adjusters, y en especial al Sr. Edward Hernandez, a cualquier propietario que sufra una pérdida significativa. Su conocimiento de las pólizas de seguro, su perseverancia en la defensa de los asegurados y su compromiso de llevar el trabajo a término son verdaderamente extraordinarios.

Atentamente,



Sr. Ciro Rivera  
Propietario

**Mr. David Clark**  
148 W. 58th Street, Los Angeles, CA 90003

June 18, 2025

Adjust First, Inc.  
Mr. Frank Arbiso  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing this letter as a heartfelt and enthusiastic recommendation for Public Adjuster Frank Arbiso and his team at Adjust First, Inc.

Earlier this year, one of my family's long-held income properties suffered fire damage. This property has been in our family for generations, and it was emotionally and financially devastating to see it damaged. Though the structure was not a total loss, the damage was significant—and I anticipated a long, difficult battle with the insurance company, especially given my less-than-favorable experiences in the past.

To my surprise and relief, working with Adjust First completely changed that expectation.

From the moment Frank Arbiso took on our claim, he handled it with speed, professionalism, and a level of expertise that was immediately evident. Frank and his team were highly responsive, transparent, and driven from the start. What truly amazed me was how quickly Adjust First secured a full policy limits settlement, despite the fact that the property was not completely destroyed. That kind of result is rare, and it speaks volumes to Frank's knowledge, strategy, and negotiation skill.

Thanks to Adjust First, what could have been a lengthy, frustrating ordeal became a smooth and successful process. I never once felt left in the dark. Frank kept me informed at every step and advocated fiercely on our behalf. He delivered not only a financial resolution but peace of mind—something I never expected to say when dealing with an insurance claim.

I give my strongest recommendation to Frank Arbiso and Adjust First, Inc. If you are facing a property loss and need a trustworthy, effective public adjuster, you will not find anyone better.

Sincerely,



Mr. David Clark  
(310) 567-4217



April 23, 2025

Adjust First Public Adjusters  
Edward Hernandez  
14241 Firestone Blvd. Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

It is with great appreciation that we write this letter of recommendation for Adjust First Public Adjusters and, in particular, Edward Hernandez, who served as our liaison during a very challenging time for our business.

Following a devastating fire that impacted our entire furniture manufacturing operation, our company faced not only significant physical loss but also the stress of navigating the complex insurance claims process. From the outset, Adjust First Public Adjusters demonstrated professionalism, knowledge, and an unwavering commitment to our best interests.

Edward Hernandez was instrumental in guiding us through every step of the claims process. His responsiveness, clear communication, and strategic approach gave us confidence during a time of uncertainty. Adjust First advocated tirelessly on our behalf, countering numerous tactics by the insurance company that aimed to minimize or reduce our entitled payment. Thanks to their expertise and persistence, we were able to reach a full policy limit settlement on our business personal property—a result that far exceeded what we might have achieved on our own.

We firmly believe that without Adjust First's involvement, we would not have received a fair resolution. Their ability to handle difficult negotiations and push back effectively against unfair practices was invaluable. We highly recommend Adjust First Public Adjusters to any business or individual who needs strong, competent representation in the face of an insurance claim.

Please feel free to contact us if further information is needed.

Sincerely,

A handwritten signature in black ink that reads "Francisco A. Duarte". The signature is written in a cursive, slightly slanted style.

Delux Manufacturing Concepts

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Delux Manufacturing Concepts, 2828 Butler Avenue, Lynwood, CA 90262, (310) 608-6736



# Delux Mfg Concepts

23 de abril de 2025

Adjust First Public Adjusters  
Edward Hernandez  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

A quien corresponda:

Es con gran aprecio que redactamos esta carta de recomendación para Adjust First Public Adjusters y, en particular, para Edward Hernandez, quien fungió como nuestro enlace durante un momento sumamente desafiante para nuestro negocio.

Tras un incendio devastador que afectó toda nuestra operación de fabricación de muebles, nuestra empresa enfrentó no solo una pérdida física significativa, sino también el estrés de tener que navegar un complejo proceso de reclamación de seguros. Desde el inicio, Adjust First Public Adjusters demostró profesionalismo, conocimiento y un firme compromiso con nuestros mejores intereses.

Edward Hernandez fue fundamental para guiarnos en cada paso del proceso de reclamación. Su capacidad de respuesta, comunicación clara y enfoque estratégico nos brindaron confianza en medio de la incertidumbre. Adjust First abogó incansablemente en nuestro nombre, enfrentando múltiples tácticas de la aseguradora que buscaban minimizar o reducir el pago al que teníamos derecho. Gracias a su experiencia y persistencia, logramos alcanzar un acuerdo por el límite total de la póliza sobre nuestra propiedad personal comercial, un resultado que supera por mucho lo que podríamos haber conseguido por nuestra cuenta.

Creemos firmemente que, sin la participación de Adjust First, no habríamos recibido una resolución justa. Su habilidad para manejar negociaciones difíciles y oponerse eficazmente a prácticas injustas fue invaluable. Recomendamos ampliamente a Adjust First Public Adjusters a cualquier empresa o persona que necesite una representación fuerte y competente frente a una reclamación de seguro.

No dude en contactarnos si necesita más información.

Atentamente,

Delux Manufacturing Concepts

**Mr. Eduardo Medina**

5449 Eagle Street  
Los Angeles, CA 90022

July 1, 2025

Adjust First, Inc.  
Mr. Edward Hernandez  
14241 Firestone Blvd. Suite 400  
La Mirada, CA 90638

Dear Mr. Hernandez,

I am writing to extend my sincere gratitude and provide this letter of reference for the exceptional work you and your team performed after the fire loss at my property on August 18, 2024. The fire damaged one unit severely and compromised the neighboring unit, displacing tenants and threatening my rental income.

In the days following the incident, I was overwhelmed by the complexity of the insurance process and the stress of restoring the property. From the very beginning, you and Mr. Hector Rodriguez brought clarity and confidence. Your professionalism, thorough understanding of policy details, and unwavering dedication made all the difference.

Adjust First took complete responsibility for coordinating inspections, preparing estimates, and negotiating directly with Allstate Insurance. Thanks to your diligence and expertise, my claim was settled for more than \$130,000, which fully covered repairs and allowed me to return the property to its pre-loss condition.

I wholeheartedly recommend Adjust First Public Insurance Adjusters to any property owner facing a catastrophic loss. Your integrity, skill, and compassion are exactly what people need when confronted with unexpected disasters.

Thank you again for everything you have done.

Mr. Eduardo Medina



**Sr. Eduardo Medina**

5449 Eagle Street  
Los Angeles, CA 90022

1 de julio de 2025

Adjust First, Inc.  
Atn: Sr. Edward Hernandez  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Estimado Sr. Hernandez:

Le escribo para expresar mi sincero agradecimiento y brindarle esta carta de referencia por el trabajo excepcional que usted y su equipo realizaron después de la pérdida ocasionada por el incendio en mi propiedad el 18 de agosto de 2024. El incendio dañó gravemente una de las unidades y comprometió la unidad vecina, desplazando a los inquilinos y poniendo en riesgo mis ingresos por renta.

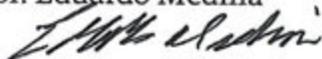
En los días posteriores al incidente, me sentí abrumado por la complejidad del proceso de seguro y el estrés de restaurar la propiedad. Desde el primer momento, usted y el Sr. Héctor Rodríguez aportaron claridad y confianza. Su profesionalismo, el conocimiento profundo de los detalles de la póliza y su dedicación constante marcaron una diferencia fundamental.

Adjust First asumió por completo la responsabilidad de coordinar las inspecciones, preparar las estimaciones y negociar directamente con Allstate Insurance. Gracias a su esmero y experiencia, mi reclamación se resolvió por más de \$130,000, monto que cubrió totalmente las reparaciones y me permitió devolver la propiedad a su condición original antes de la pérdida.

Recomiendo de todo corazón a Adjust First Public Insurance Adjusters a cualquier propietario que enfrente una pérdida catastrófica. Su integridad, capacidad y empatía son exactamente lo que se necesita cuando surgen desastres inesperados.

Gracias nuevamente por todo lo que han hecho.

Sr. Eduardo Medina



Mr. Ernesto Ramos  
15319-15321 Center Street  
Victorville, CA 92395

June 26, 2025

Adjust First, Inc.  
14241 Firestone Blvd. Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I'm writing this letter to personally and wholeheartedly recommend Adjust First Public Insurance Adjusters, and especially Edward Hernandez and his team, for the outstanding job they did in handling my recent fire insurance claim.

Last year, I experienced a devastating fire at one of my income properties. A tenant's phone caught fire unexpectedly, and within moments, two of my rental units were severely damaged. As you can imagine, I was overwhelmed—unsure of what to do next, how to deal with the insurance company, or how I'd recover the rental income I relied on.

That's when I was introduced to Edward Hernandez at Adjust First. From the moment we spoke, I knew I had someone in my corner. Edward and his team took immediate action. They walked me through every step of the process, took over all communications with the insurance company, and truly fought for what was fair—not just for the structure, but for my lost rental income, replacement value, and all supplemental costs associated with the rebuild.

Their professionalism was top-tier, but what stood out most to me was their compassion and persistence. They didn't just treat this like another case—they treated it like it was their property, their loss. That kind of commitment is rare.

In the end, Adjust First secured a fair and complete settlement that allowed me to begin rebuilding with confidence. They turned a moment of chaos and uncertainty into one of resolution and relief. I will never forget what they did for me during this time.

If you're facing a property loss and need a team who will truly advocate for you, I cannot recommend Edward Hernandez and Adjust First strongly enough. They are the real deal—professional, knowledgeable, and most importantly, trustworthy.

Sincerely,

DocuSigned by:  
  
90ED084BA99845A...

6/27/2025

Mr. Ernesto Ramos

Sr. Ernesto Ramos  
15319-15321 Center Street  
Victorville, CA 92395

26 de junio de 2025

Adjust First, Inc.  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

A quien corresponda:

Por medio de la presente, deseo recomendar de manera personal y sincera a Adjust First Public Insurance Adjusters, y en especial a Edward Hernandez y su equipo, por el excelente trabajo que realizaron al manejar mi reciente reclamación de seguro por incendio.

El año pasado sufrí un incendio devastador en una de mis propiedades de renta. El teléfono de un inquilino se incendió de forma inesperada y, en cuestión de minutos, dos de mis unidades quedaron gravemente dañadas. Como podrán imaginar, me sentía abrumado—sin saber qué hacer, cómo tratar con la aseguradora o cómo recuperaría los ingresos por renta de los que dependo.

Fue entonces cuando me presentaron a Edward Hernandez de Adjust First. Desde nuestra primera conversación, supe que tenía a alguien de mi lado. Edward y su equipo actuaron de inmediato. Me guiaron paso a paso durante todo el proceso, se hicieron cargo de la comunicación con la aseguradora y realmente lucharon por lo que era justo—no solo por los daños a la estructura, sino también por la pérdida de ingresos por renta, el valor de reposición y todos los costos adicionales relacionados con la reconstrucción.

Su profesionalismo fue de primer nivel, pero lo que más me impresionó fue su compasión y persistencia. No trataron mi caso como uno más—lo trataron como si fuera su propia propiedad, su propia pérdida. Ese nivel de compromiso es algo que no se ve todos los días.

Al final, Adjust First logró una liquidación justa y completa que me permitió comenzar a reconstruir con confianza. Convirtieron un momento de caos e incertidumbre en uno de solución y alivio. Jamás olvidaré lo que hicieron por mí en ese tiempo.

Si estás enfrentando una pérdida de propiedad y necesitas un equipo que realmente te represente, no puedo recomendar lo suficiente a Edward Hernandez y a Adjust First. Son auténticos profesionales—con experiencia, compromiso y, lo más importante, integridad.

Atentamente,

DocuSigned by:  
  
Sr. Ernesto Ramos

6/27/2025

August 17, 2023

Adjust First Public Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

We, Eddie and Marcella Fernandez, are writing this letter to extend our profound appreciation for Adjust First and its dedicated representative, Mr. Frank Arbiso. The journey we embarked upon following the water damage to our property was tumultuous, to say the least. When faced with an unexpected denial from our insurance, our world seemed to crumble.

During our darkest moments of uncertainty and the looming burden of repair expenses, Adjust First stepped into our lives. Frank Arbiso, with his immense knowledge and professionalism, vowed to challenge the denial we received. His tenacity and commitment to our case gave us hope in an otherwise bleak situation.

Through their unwavering dedication, Adjust First, and Mr. Arbiso achieved what seemed impossible to us — overturning the denial and securing coverage for our water loss. This victory was more than just financial relief; it was a beacon of hope and a testament to what relentless advocacy can achieve.

Words cannot express the depth of gratitude we feel towards Adjust First. They went above and beyond, ensuring we were always informed and comfortable with every step of the process. Their compassionate, client-first approach made all the difference during this challenging period in our lives.

It's evident to us that Adjust First, and professionals like Mr. Arbiso are elevating the standards of the industry. Their dedication to justice and ensuring clients like us receive what we are rightfully entitled to is nothing short of commendable.

In closing, if anyone ever finds themselves in a similar situation, we wholeheartedly recommend Adjust First. Their unmatched expertise and dedication to their clients have left an indelible mark on our hearts.

Warm regards,

A handwritten signature in cursive script that reads "Eddie and Marcella Fernandez". The signature is written in black ink and is positioned to the left of the typed name below it.

Eddie & Marcella Fernandez

Ms. Paola Flores and Mr. Virgen Flores  
215 E. Vernon Avenue  
Los Angeles, CA 90011

November 9, 2024

Adjust First, Inc.  
Mr. Edward Hernandez  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

We are writing to express our deepest gratitude and recommend the exceptional services of Adjust First, Inc., who supported us through a deeply challenging period following the devastating fire that destroyed our home on September 1, 2024. During this turbulent time, Edward Hernandez, Frank Arbiso, and Hector Rodriguez from Adjust First provided not just professional expertise but also immense emotional support.

Edward, our primary contact at Adjust First, showed empathy and dedication from the outset, ensuring we felt heard and supported. Frank, the field adjuster, displayed meticulous attention to detail while inspecting the damage to our property, treating our loss with sensitivity and care. Hector, the desk adjuster, was consistently approachable and patient, ready to clarify any concerns we had, making a complex process much more manageable.

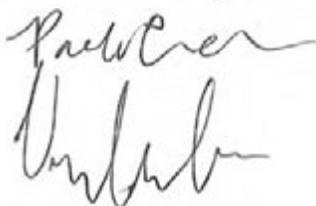
The team at Adjust First, Inc. expertly negotiated a settlement that significantly alleviated our financial burden. They secured \$351,032.24 for the dwelling itself and an additional \$38,000.00 for separate structures. Their ability to handle our claim swiftly and effectively speaks volumes of their proficiency and commitment to their clients.

Losing our home was an incredibly painful experience, but the compassion and efficiency demonstrated by Adjust First helped us navigate through this hardship with a bit more ease. We felt that they genuinely cared about helping us rebuild not just our property but our lives.

We are profoundly thankful to Edward, Frank, Hector, and the entire team at Adjust First for their hard work, kindness, and outstanding service. We highly recommend their services to anyone in need of trustworthy and compassionate public adjusting services. They are truly dedicated to their clients' recovery and well-being.

With heartfelt thanks,

Paola Flores & Virgen Flores

The image shows two handwritten signatures in black ink. The top signature is cursive and appears to be 'Paola Flores'. The bottom signature is also cursive and appears to be 'Virgen Flores'. Both signatures are written in a fluid, connected style.

Sra. Paola Flores y Sr. Virgen Flores  
215 E. Vernon Avenue  
Los Angeles, CA 90011

9 de noviembre de 2024

Adjust First, Inc.  
Sr. Edward Hernandez  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

A quien corresponda,

Nos dirigimos a ustedes para expresar nuestra más profunda gratitud y recomendar los excepcionales servicios de Adjust First, Inc., quienes nos apoyaron durante un período profundamente desafiante tras el devastador incendio que destruyó nuestro hogar el 1 de septiembre de 2024. Durante este tiempo turbulento, Edward Hernandez, Frank Arbisio y Hector Rodriguez de Adjust First no solo brindaron experiencia profesional, sino también un inmenso apoyo emocional.

Edward, nuestro contacto principal en Adjust First, mostró empatía y dedicación desde el principio, asegurando que nos sintiéramos escuchados y apoyados. Frank, el ajustador de campo, mostró una atención meticulosa al detalle al inspeccionar los daños a nuestra propiedad, tratando nuestra pérdida con sensibilidad y cuidado. Hector, el ajustador de escritorio, siempre fue accesible y paciente, dispuesto a aclarar cualquier duda que tuviéramos, haciendo que un proceso complejo fuera mucho más manejable.

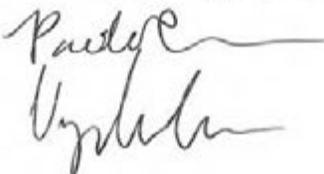
El equipo de Adjust First, Inc. negoció expertamente un acuerdo que alivió significativamente nuestra carga financiera. Aseguraron \$351,032.24 para la vivienda en sí y un adicional de \$38,000.00 para estructuras separadas. Su capacidad para manejar nuestra reclamación de manera rápida y efectiva habla mucho de su competencia y compromiso con sus clientes.

Perder nuestro hogar fue una experiencia increíblemente dolorosa, pero la compasión y eficiencia demostrada por Adjust First nos ayudó a navegar por esta adversidad con un poco más de facilidad. Sentimos que realmente se preocupaban por ayudarnos a reconstruir no solo nuestra propiedad, sino también nuestras vidas.

Estamos profundamente agradecidos con Edward, Frank, Hector y todo el equipo de Adjust First por su arduo trabajo, amabilidad y servicio sobresaliente. Recomendamos encarecidamente sus servicios a cualquier persona que necesite servicios de ajuste público confiables y compasivos. Realmente están dedicados a la recuperación y bienestar de sus clientes.

Con sincero agradecimiento,

Paola Flores & Virgen Flores



# Mina Gad

10815 Colima Road  
Whittier, CA 90604

April 18, 2024

Adjust First Public Insurance Adjusters  
Mr. Frank Arbiso  
14241 Firestone Blvd, STE 400  
La Mirada, CA 90638

To Whom It May Concern,

I truly appreciate your major and immediate assistance with a roof leak I had earlier this year in my property. A family member of mine referred you to me, and since the first conversation we had over the phone about the situation and I figured I have assigned the "Professionals" to represent me with the insurance and take care of the claim A - Z.

The process was smooth, quick, efficient and friendly. I did not need to worry about anything at all during the process. Adjust First will be my number one to go to in the future and surely the number one to recommend if someone has personal or commercial properties that had damages due to any disaster. Your work is much appreciated.

Respectfully,

A handwritten signature in cursive script that reads "Mina Gad". The signature is written in black ink and is positioned above the printed name.

Mina Gad

August 4, 2025

Hi

Thank you & your team on all of your hard work on my insurance claim case.

Ms. D.M. Hays

Ms. Ivonne Paniagua  
6153 Wilson Avenue  
South Gate, CA 90280

April 10, 2024

Adjust First Public Insurance Adjuster  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing this letter to highly recommend the services of Adjust First, specifically highlighting the exceptional contributions of Edward Hernandez and Frank Arbiso, who have proven their expertise and dedication in their roles as public adjusters.

In December of last year, specifically on the 30th, I experienced a significant personal loss due to a fire that severely damaged my property. This was an incredibly challenging time for me and my family, and navigating the complexities of insurance claims added an extra layer of stress. However, the involvement of Adjust First transformed what could have been an overwhelming process into a manageable one.

Edward Hernandez was a cornerstone of support through his outstanding customer service. From our first interaction, Edward demonstrated empathy, responsiveness, and thorough professionalism. He consistently kept me informed, ensuring that I understood each step of the claims process and addressing any concerns I had promptly and effectively.

Frank Arbiso's skills were equally instrumental in the successful resolution of my claim. His ability to negotiate with Aegis General Insurance was nothing short of impressive. Frank's strategic approach and deep understanding of insurance law and policies enabled us to secure a settlement that was beyond what I had anticipated for both the structural damages and personal property losses.

Thanks to the combined efforts of Edward and Frank, not only did I receive a settlement that surpassed my expectations, but the process was also handled with the utmost care and efficiency. Their professionalism and skill have left a lasting impression, and I am immensely grateful for their help during such a difficult time. I confidently recommend Adjust First to anyone in need of expert handling of insurance claims.

Sincerely,

A handwritten signature in cursive script, appearing to read "Ivonne Paniagua". The signature is written in black ink and is positioned to the right of the word "Sincerely,".

Ms. Ivonne Paniagua

Sra. Ivonne Paniagua  
6153 Wilson Avenue  
South Gate, CA 90280

10 de abril de 2024

Adjust First Public Insurance Adjuster  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

A quien corresponda,

Escribo esta carta para recomendar encarecidamente los servicios de Adjust First, destacando específicamente las excepcionales contribuciones de Edward Hernández y Frank Arbiso, quienes han demostrado su experiencia y dedicación en sus roles como ajustadores públicos.

En diciembre del año pasado, específicamente el 30, experimenté una pérdida personal significativa debido a un incendio que dañó gravemente mi propiedad. Este fue un momento increíblemente desafiante para mí y mi familia, y navegar la complejidad de los reclamos de seguros agregó una capa extra de estrés. Sin embargo, la participación de Adjust First transformó lo que podría haber sido un proceso abrumador en uno manejable.

Edward Hernández fue un pilar de apoyo a través de su excelente servicio al cliente. Desde nuestra primera interacción, Edward demostró empatía, capacidad de respuesta y un profesionalismo exhaustivo. Mantuvo una comunicación constante, asegurándose de que entendiera cada paso del proceso de reclamación y abordando cualquier preocupación que tuviera de manera rápida y efectiva.

Las habilidades de Frank Arbiso también fueron igualmente instrumentales en la resolución exitosa de mi reclamo. Su capacidad para negociar con Aegis General Insurance fue impresionante. El enfoque estratégico de Frank y su profundo entendimiento de las leyes y políticas de seguros nos permitieron asegurar un acuerdo que superó lo que había anticipado tanto para los daños estructurales como para las pérdidas de propiedad personal.

Gracias a los esfuerzos combinados de Edward y Frank, no solo recibí un acuerdo que superó mis expectativas, sino que el proceso también se manejó con el máximo cuidado y eficiencia. Su profesionalismo y habilidad han dejado una impresión duradera, y estoy inmensamente agradecida por su ayuda durante un momento tan difícil. Recomiendo con confianza a Adjust First a cualquiera que necesite un manejo experto de reclamos de seguros.

Atentamente,



Sra. Ivonne Paniagua

Señor José Lara  
7049 Somerset Blvd,  
Paramount, CA 90723

1 de febrero de 2024

Adjust First  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

Estimados Adjust First,

Les escribo esta carta para expresar mi profunda gratitud por el excepcional servicio que su equipo brindó durante mi reciente reclamo de seguro. Como titular de póliza de larga data de California Fair Plan Property Insurance, quedé devastado cuando mi propiedad sufrió daños significativos por fuego el 27 de junio de 2023. El período posterior a tal desastre es un viaje profundamente emocional, y la respuesta inicial de mi compañía de seguros solo agregó a mi angustia.

Cuando presenté mi reclamo por primera vez, me encontré con una oferta desalentadora de solo \$136,144.91 de California Fair Plan. Esta cantidad estaba lejos de cubrir los daños y pérdidas que había sufrido. Sintíendome perdido y traicionado, lamenté no haber contratado a Adjust First Public Insurance Adjusters desde el principio. Después de años de pagar diligentemente mis primas, me sentí abandonado por una compañía de seguros en la que confiaba para apoyarme en mis momentos más vulnerables.

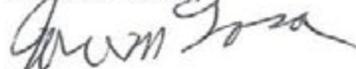
En marcado contraste, la participación de su equipo trajo un rayo de esperanza en estos tiempos difíciles. A través de sus habilidades expertas de negociación y su compromiso inquebrantable, lograron asegurar un acuerdo de \$261,621.91, lo que fue un sorprendente aumento del 92.16%, equivalente a \$125,477.00 adicionales. Esto no fue solo un alivio financiero, sino también una victoria moral contra un sistema de seguros que parecía indiferente a mi difícil situación.

Su dedicación y empatía a lo largo de este proceso han sido simplemente notables. Ustedes entendieron la carga emocional, no solo la financiera, que este incidente tuvo en mí y en mi familia. Los esfuerzos de su equipo no solo han restaurado mi propiedad, sino también mi fe en la equidad de los reclamos de seguros.

Mirando hacia atrás, lamento profundamente no haber contratado a Adjust First desde el principio. El tiempo y la energía emocional desperdiciados al tratar directamente con la compañía de seguros podrían haberse evitado. Su profesionalismo, experiencia y enfoque compasivo han sido un salvavidas en este tumultuoso viaje.

No puedo agradecerles lo suficiente por estar a mi lado y luchar por lo que me correspondía justamente. Su trabajo va más allá del simple negocio: es un servicio a individuos en su momento de necesidad, y por eso, les estoy eternamente agradecido.

Atentamente,



Jose Lara

Mr. Jose Lara  
7049 Somerset Blvd,  
Paramount, CA 90723

February 1, 2024

Adjust First  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

Dear Adjust First,

I am writing this letter to express my profound gratitude for the exceptional service your team provided during my recent insurance claim. As a long-time policyholder of California Fair Plan Property Insurance, I was devastated when my property suffered significant fire damage on June 27, 2023. The aftermath of such a disaster is a deeply emotional journey, and the initial response from my insurance company only added to my distress.

When I first filed my claim, I was met with a disheartening offer of only \$136,144.91 from the California Fair Plan. This amount was nowhere close to covering the damages and losses I had incurred. Feeling lost and betrayed, I regretted not engaging Adjust First Public Insurance Adjusters from the outset. After years of diligently paying my premiums, I was left feeling abandoned by an insurance company that I trusted to support me during my most vulnerable moments.

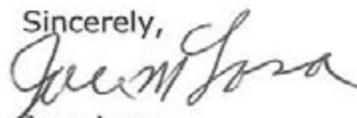
In stark contrast, your team's involvement brought a beacon of hope in these trying times. Through your expert negotiation skills and unwavering commitment, you managed to secure a settlement of \$261,621.91, which was a staggering 92.16% increase, amounting to an additional \$125,477.00. This was not just a financial relief but a moral victory against an insurance system that seemed indifferent to my plight.

Your dedication and empathy throughout this process have been nothing short of remarkable. You understood the emotional toll, not just the financial one, that this incident had on me and my family. Your team's efforts have not only restored my property but also my faith in the fairness of insurance claims.

Looking back, I deeply regret not hiring Adjust First from the beginning. The time and emotional energy wasted in dealing with the insurance company directly could have been avoided. Your professionalism, expertise, and compassionate approach have been a lifeline in this tumultuous journey.

I cannot thank you enough for standing by my side and fighting for what was rightfully due to me. Your work goes beyond mere business – it is a service to individuals in their time of need, and for that, I am eternally grateful.

Sincerely,



Jose Lara

Mr. Alfredo & Josefina Lira  
6713-6715 Hooper Avenue  
Los Angeles, CA 90001

February 20, 2025

Adjust First, Inc.  
Mr. Edward Hernandez  
14241 Firestone Blvd. Suite 400  
La Mirada, CA 90638

RE: Safeco Insurance Company of America/Fire Damage Claim/1/20/2024

Dear Mr. Hernandez,

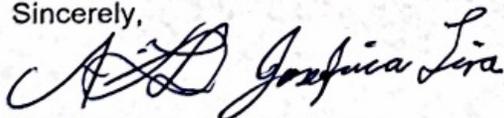
I am writing to express my appreciation for the excellent service you provided as our public adjuster following the fire at our rental property. Your expertise and dedication were evident in every aspect of handling our claim with Safeco Insurance Company of America.

Your thorough understanding of insurance policies and the claims process ensured a swift and favorable resolution. You consistently communicated updates, keeping us informed and easing our concerns throughout the claim process.

Thanks to your efforts, we received a fair settlement that allowed us to repair and reopen our property, minimizing financial impact. I highly recommend your services to anyone in need of a skilled public adjuster.

Thank you again for your outstanding service.

Sincerely,



Mr. Alfredo & Josefina Lira  
Property Owner

Sr. Alfredo & Sra. Josefina Lira  
6713-6715 Hooper Avenue  
Los Angeles, CA 90001

20 de febrero de 2025

Adjust First, Inc.  
Sr. Edward Hernandez  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

RE: Reclamación por daños por incendio/Safeco Insurance Company of  
America/20/01/2024

Estimado Sr. Hernandez,

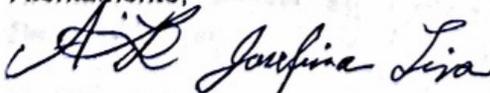
Me dirijo a usted para expresar mi agradecimiento por el excelente servicio que proporcionó como nuestro ajustador público tras el incendio en nuestra propiedad de alquiler. Su pericia y dedicación fueron evidentes en cada aspecto del manejo de nuestra reclamación con Safeco Insurance Company of America.

Su profundo conocimiento de las pólizas de seguro y el proceso de reclamaciones aseguraron una resolución rápida y favorable. Usted comunicó las actualizaciones de manera consistente, manteniéndonos informados y aliviando nuestras preocupaciones durante todo el proceso de la reclamación.

Gracias a sus esfuerzos, recibimos una compensación justa que nos permitió reparar y reabrir nuestra propiedad, minimizando el impacto financiero. Recomiendo altamente sus servicios a cualquier persona en necesidad de un ajustador público competente.

Gracias nuevamente por su servicio excepcional.

Atentamente,



Sr. Alfredo & Sra. Josefina Lira  
Propietarios de la Propiedad

Sra. María Ruiz  
6858 Fry St.  
Bell Gardens, CA 90201

8 de enero de 2024

Adjust First Public Insurance Adjuster  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

A quien corresponda,

Les escribo esta carta para expresar mi más profundo agradecimiento y ofrecer mi completa recomendación sobre los servicios prestados por Adjust First, especialmente por los esfuerzos excepcionales del Sr. Edward Hernandez y del Sr. Frank Arbiso, al resolver una compleja reclamación de seguro relacionada con daños por incendio en mi propiedad ubicada en 6858 Fry St., Bell Gardens, CA.

Inicialmente, mi reclamación fue denegada por Farmers Insurance, dejándome en un estado de desesperación sobre el futuro de mi hogar dañado por el fuego. Esta situación no solo fue angustiante sino que también parecía insuperable en ese momento. Sin embargo, la intervención de Adjust First cambió la marea a nuestro favor. El Sr. Edward Hernandez, actuando como Enlace de Servicio al Cliente, demostró un profesionalismo y empatía ejemplares. Aseguró una comunicación constante, manteniéndonos informados y tranquilos durante todo el proceso.

El papel crucial en la negociación de nuestra reclamación fue desempeñado por el Sr. Frank Arbiso, el ajustador de escritorio. Su experiencia y determinación fueron evidentes, ya que trabajó hábilmente con la póliza impuesta por el prestamista para asegurar la cobertura de nuestro edificio. Sus habilidades de negociación y profundo entendimiento de las pólizas de seguro fueron cruciales para navegar a través de las complejidades de nuestro caso.

El resultado logrado por Adjust First superó nuestras expectativas. Gracias a sus esfuerzos dedicados, nuestro hogar dañado por el fuego, que pensábamos estaba más allá de la reparación, ahora está en camino de ser reconstruido. Esto ha traído un inmenso alivio y alegría a mi familia y a mí.

Estoy profundamente agradecida con Adjust First y no puedo elogiarlos lo suficiente. Recomiendo encarecidamente sus servicios a cualquier persona que enfrente desafíos similares. Su profesionalismo, experiencia y compasión realmente marcan la diferencia en tiempos de angustia.

No dude en ponerse en contacto conmigo si requiere cualquier información adicional.

Atentamente,



María Ruiz

Ms. Maria Ruiz  
6858 Fry St.  
Bell Gardens, CA 90201

January 8, 2024

Adjust First Public Insurance Adjuster  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing this letter to express my deepest gratitude and provide my wholehearted recommendation for the services provided by Adjust First, particularly the exceptional efforts of Mr. Edward Hernandez and Mr. Frank Arbiso, in resolving a complex insurance claim related to fire damage at my property located at 6858 Fry St., Bell Gardens, CA.

Initially, my claim was denied by Farmers Insurance, leaving me in a state of despair about the future of my fire-damaged home. This situation was not only distressing but also seemed insurmountable at that time. However, the involvement of Adjust First turned the tide in our favor. Mr. Edward Hernandez, serving as the Customer Services Liaison, demonstrated exemplary professionalism and empathy. He ensured consistent communication, keeping us informed and reassured throughout the entire process.

The pivotal role in negotiating our claim was played by Mr. Frank Arbiso, the desk adjuster. His expertise and determination were evident as he skillfully worked with the lender's forced-place policy to secure coverage for our building. His negotiating skills and deep understanding of insurance policies were critical in navigating through the complexities of our case.

The outcome achieved by Adjust First was beyond our expectations. Thanks to their dedicated efforts, our fire-damaged home, which we thought was beyond repair, is now on the path to being rebuilt. This has brought immense relief and joy to my family and me.

I am profoundly thankful to Adjust First and cannot commend them enough. I would strongly recommend their services to anyone facing similar challenges. Their professionalism, expertise, and compassion truly make a difference in times of distress.

Please feel free to contact me should you require any further information.

Sincerely,

A handwritten signature in black ink that reads "Maria Ruiz". The signature is written in a cursive, flowing style.

Maria Ruiz

Long Beach, CA 90810

November 10, 2024

Mr. Edward Hernandez  
Adjust First Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Mr. Hernandez,

I am writing to express my deepest gratitude for the outstanding service provided by Adjust First Public Insurance Adjusters in the handling of the insurance claim related to the fire damage at my residence. The professionalism and determination displayed by your team, especially under your guidance, have been nothing short of exemplary.

As you are aware, the initial settlement offer from our insurance provider, AAA Insurance, was significantly inadequate at only \$38,564.92. This amount was far from sufficient to cover the necessary repairs, particularly the critical electrical systems that were compromised during the fire. Your expertise and diligent advocacy were instrumental in securing an additional \$90,139.80 to our settlement, ensuring that our home could be safely restored to its pre-loss condition.

Furthermore, your team's efforts to include the complete rewiring of the electrical system in the claim adjustment have not only restored our home but have ensured the safety and security of my family. This was a major concern for us, and seeing it thoroughly addressed was immensely reassuring.

Your personal commitment to our case provided us with peace of mind during a very stressful time. Your frequent updates and availability to answer our queries reflected the high level of service that Adjust First Public Insurance Adjusters stands for.

Please accept this letter as a heartfelt thanks for your exceptional service. I would not hesitate to recommend your firm to anyone in need of skilled and compassionate public adjusting services.

Thank you once again for your excellent work and dedication.

Sincerely,

  
Ms. Natalia Melendez

**Mr. Juan Mendoza**  
1825 Rollo Ravine  
Bakersfield, CA 93305

**February 13, 2025**

**Adjust First Public Insurance Adjusters**

Mr. Hector Rodriguez  
14241 Firestone Blvd, Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing to express my deepest gratitude and recommend the exemplary services provided by Adjust First Public Insurance Adjusters, especially the outstanding efforts of Hector Rodriguez and Frank Arbiso during a distressing time for my family and me.

In July of last year, I was devastated by a fire that significantly damaged my property at 1825 Rollo Ravine. The aftermath was overwhelming, and the initial lack of response of my insurance claim AEGIS Security Insurance Company only compounded our distress. Facing a destroyed home with no immediate funds for repairs, I was fortunate enough to engage the services of Adjust First.

From the moment Hector Rodriguez took on our case, his professionalism and proactive approach were apparent. He delved into our situation with urgency and a clear strategy to overcome the lack of response I was facing. His expertise in dealing with complex claims shone through as he navigated through the insurance procedures with agility and assertiveness.

I felt immediate relief as Adjust First was able to obtain prompt response regarding the temporary housing help. And then, overturning the initial low ball repair estimate prepared by the insurance for \$210,734.89. Thanks to their hard work and dedication, we received over \$585,000.00— representing the full policy limits, plus additional funds for extended coverage, debris removal, current code regulations and even temporary housing until my home was fully restored.

I cannot overstate the relief and support Adjust First provided us during what was the most challenging period of our lives. Both Hector and Frank exhibited a level of dedication and expertise that deserves recognition and commendation.

I wholeheartedly recommend Adjust First Public Insurance Adjusters to anyone facing insurance claim challenges. Their ability to deliver results and provide peace of mind in dire situations is truly remarkable.

Sincerely,

  
Mr. Juan Mendoza

# Just Collision Center Inc.

8540 Tujunga Avenue, Sun Valley, CA 91352

Հունվարի 15, 2024 թ.

Adjust First, Inc.  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

Ումից էլ հետաքրքրում է,

Ես գրում եմ՝ հայտնելու իմ սրտաբաց շնորհակալությունս և առաջարկելու իմ ամենաբարձր նշանակալությունս Adjust First-ին՝ վստահելի և լիազորագրված Կալիֆորնիայի Հանրային համեմատարածուհին: Որպես Just Collision Center, Inc. ընկերության տիրոջ՝ ես վերջերս անցա մի հասարակ առանձնացումով, երբ իմ բիզնեսը վնասվեց մեծ կրակով՝ մի դեպքի հետևանքով, որը մի անտանելի անձը ենթարկեց իմ գույքի մոտ: Այդ բարդ և սթրեսային ժամանակաշրջանին Adjust First-ը դարձավ իմ աջակից և մասնագետ:

Adjust First-ի թիմը, հատկապես Էդվարդ Չերնանդեսը և Ֆրանկ Արբիսոն, առաջարկեց բարձրակարգ ծառայություն Travelers Insurance-ի իմ ապահովագրական դատի սկզբից: Էդվարդ Չերնանդեսը, ով դեմքային կապի միջնորդությամբ էր զբաղվում, առաջարկեց բացառիկ մասնագիտականություն և համատեղություն՝ կապվելով բոլոր կողմերի հետ: Նրա մեջ նկատվում էր հոգատարություն և եղբայրաբարություն ամեն հանդիպումում՝ հեշտացնելով բարդ պրոցեսը:

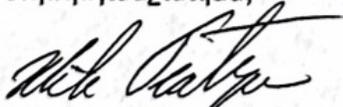
Ֆրանկ Արբիսոնի հանդեսանքը դիմացադիմադրության հարցում անկասկած էր ապահովագրական ընկերության հետ լավագույն արդյունքի հասնելու համար: Նրա ապահովագրական օրենքների հասկացումը և իմ ամենալավ շահերի ապաշխարումը իրականում հրաշալի էր: Ֆրանկի արդարացավորումը չէր միայն ֆինանսական վերադարձը: Այն իմ գործառույթի և կյանքի վերականգնման մասին էր:

Adjust First-ի միանալը կարևոր էր ամբողջ պրոցեսի ընթացքում՝ սկզբնական դատի արձանագրումից մինչև վերջնական կամում: Նրանց ուղեկիցությունը հետաքննության պրոցեսում, նրանց մանրամասն ընթացքը և իրենց անկախ նվիրումը իմ դեպքին անվախ չէր:

Ուստի, ես առանձին սրտով նշանակում եմ Adjust First-ը ամեն անհատի կամ բիզնեսի, որն առաջացել է ապահովագրական դատի դժվար խնդրին: Նրանց մասնագետականությունն ու անձնական հոգսը նրանց դասում է իրենց դաշտում:

Խնդրում եմ կապվել ինձ հետ՝ այլևս հավաստիանքով նրանց հիանալի ծառայությունները:

Խորհրդանշապես,



Mike Tsaturyan  
Owner, Just Collision Center, Inc.

## **Just Collision Center Inc.**

8540 Tujunga Avenue, Sun Valley, CA 91352

January 15, 2024

Adjust First, Inc.  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing to express my heartfelt gratitude and to offer my highest recommendation for Adjust First, a reputable and licensed California Public Adjuster. As the owner of Just Collision Center, Inc., I recently endured a harrowing experience when my business suffered major fire damage due to an incident caused by a homeless person residing near my property. During this challenging and stressful time, Adjust First was a beacon of support and expertise.

The team at Adjust First, particularly Edward Hernandez, and Frank Arbisio, provided exceptional service from the onset of my insurance claim with Travelers Insurance. Edward Hernandez, who acted as the liaison, was a pivotal figure in maintaining clear and consistent communication between all parties involved. His professionalism and empathy were evident in every interaction, making a complex process much more manageable.

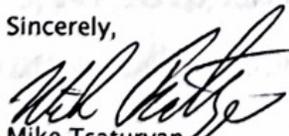
Frank Arbisio's skills in negotiation were instrumental in reaching a favorable outcome with the insurance company. His knowledge of insurance policies and dedication to advocating for my best interests were truly remarkable. The successful negotiation carried out by Frank was not just about financial reimbursement; it was about restoring my ability to rebuild my business and livelihood.

Adjust First's involvement was crucial throughout the entire process, from the initial claim filing to the final settlement. Their guidance during the investigation process, their attention to detail, and their unwavering commitment to my case were beyond commendable.

Therefore, I wholeheartedly recommend Adjust First to any individual or business facing the daunting task of navigating through an insurance claim. Their expertise, combined with their genuine care for their clients, sets them apart in their field.

Please do not hesitate to contact me for any further endorsement of their outstanding services.

Sincerely,



Mike Tsaturyan  
Owner, Just Collision Center, Inc.

**Angela Padilla**

[Angelamnzn@gmail.com](mailto:Angelamnzn@gmail.com)

September 3, 2024

To whom it may concern,

I am writing this letter for my recommendation for the services of Frank Arbiso, AdjustFirst Public Insurance Adjusters. Frank played an integral role in the settlement of our insurance claim with Statefarm Insurance. Because of his determination and expertise, we were made whole with a fair settlement despite the relentless attempts by the insurance company to dodge responsibility. Frank is professional, personable, and delivers results in a timely manner. Without Frank we would not have obtained the same results in our efforts to obtain a fair outcome.

I am happy to recommend the services of Frank Arbiso and AdjustFirst Public Insurance Adjusters without any reservations.

If you should have any questions, please feel free to reach out to me at [angelamnzn@gmail.com](mailto:angelamnzn@gmail.com).

Sincerely,

A handwritten signature in black ink, appearing to read 'AP', with a small horizontal line at the end.

Angela Padilla



10946 Kadota Avenue, Pomona, CA 91766

January 29, 2024

Mr. Frank Arbiso  
Adjust First Public Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

RE: Pomona Body & Paint

To Whom It May Concern,

I am writing to recommend Frank Arbiso of Adjust First for his excellent service as a public insurance adjuster. His assistance was crucial after our business, Pomona Body & Paint, suffered significant fire damage on December 23, 2023. Frank's expertise and quick action were instrumental in securing a fair and timely settlement for us.

Frank's professional approach from the beginning was reassuring. He conducted a thorough assessment of the damage and clearly explained the complexities of our insurance claim. His proactive engagement with the insurance company was key in ensuring all damage aspects were accounted for. His negotiation skills shone as he swiftly reached a favorable settlement, reflecting his efficiency and commitment to his clients.

In conclusion, Frank Arbiso's work ethic, expertise in insurance adjustment, and client-centered approach were invaluable to us during a challenging time. I confidently recommend his services to anyone in need of a skilled and empathetic public insurance adjuster.

Should you require any additional information, please do not hesitate to contact me.

Sincerely, *Arvin Guzman*

A handwritten signature in black ink that reads "Arvin Guzman".

Pomona Body & Paint



10946 Kadota Avenue, Pomona, CA 91766

Jesse Rodriguez  
3374 Minnesota Ave.  
South Gate Ca 90280

Dear Edward Hernandez and Adjust First Public Insurance Adjusters,

I would like to sincerely thank you for your services in obtaining the best compensation for the loss resulting from the fire that occurred in my rental property on 12/23/2024. Having never experienced fire damage to my property, I soon realized that I needed professional help dealing with this uncharted territory. You provided relief during this strenuous situation and patiently guided me through this complex process.

Hazard insurance companies seek to undervalue damages for their clients. You made sure to advocate for my best interest and obtain what I deserve for my damages. In addition, you guided me through the process of dealing with my tenants during this situation. You helped me obtain loss of rents and even sought compensation for the appliances that I provided for my tenants. You made this situation worry free for me because I didn't have to deal with the insurance company.

I am grateful for the services that you provided during this unfortunate event. You facilitated my understanding of this process and helped me understand the process with my tenants and contactor. I will not hesitate to refer your services to anyone that is undergoing this process.

Thank you, Sincerely, Jesse Rodriguez.

 / p.p.

November 1, 2024

Martin Rodriguez  
424 E. 46th Street  
Los Angeles, CA 900011

To Whom It May Concern,

I am writing to express my profound gratitude and to wholeheartedly recommend the services of Adjust First Public Adjusters, who represented me during a challenging time following a major fire at my property.

From the onset, State Farm's approach seemed to prioritize investigation with an inclination towards finding reasons to minimize or deny coverage. This was a distressing period, but the intervention of Adjust First changed the trajectory of my claim and, ultimately, my life post-disaster.

Edward Hernandez served as the customer service representative and was exceptional in his role. He maintained clear and constant communication, ensuring that I was informed and reassured throughout the entire process. Edward's professionalism and empathy were evident, providing a stark contrast to the cold formalities of typical claim procedures.

In the field, Frank Arbisio was meticulous and thorough. His expertise in assessing the damage and ensuring every detail was documented made a significant difference. Frank's assessments and reports were indispensable in the negotiations, helping to bridge the gap between initial offers and the final settlement.

Hector Rodriguez, the desk adjuster, managed the intricacies of my case with remarkable skill and perseverance. His negotiations were strategic and effective, focusing on achieving the policy limits, which seemed unattainable at the start of this process.

Together, Edward, Frank, and Hector formed a formidable team. Their collaborative efforts not only expedited the settlement but also maximized the claim to the full policy limits. Without their expertise, dedication, and tenacity, I am certain the financial outcome would have been significantly less favorable.

I am immensely grateful to Adjust First Public Adjusters for their unwavering support and superior service during a critical time of need. I recommend them without reservation to anyone facing the complexities of property insurance claims. Their commitment to their clients' best interests is evident in everything they do.

Thank you for considering this endorsement of such a deserving and capable team.

Warm regards,

Martin Rodriguez

A handwritten signature in black ink that reads "Martin Rodriguez". The signature is written in a cursive style with a large, stylized "R" at the end.

1 de noviembre de 2024

Martin Rodriguez  
424 E. 46th Street  
Los Angeles, CA 90011

A quien corresponda,

Escribo para expresar mi profunda gratitud y recomendar de todo corazón los servicios de Adjust First Public Adjusters, quienes me representaron durante un momento difícil tras un gran incendio en mi propiedad.

Desde el inicio, el enfoque de State Farm parecía priorizar la investigación con una inclinación a encontrar razones para minimizar o negar la cobertura. Este fue un período angustiante, pero la intervención de Adjust First cambió la trayectoria de mi reclamo y, finalmente, mi vida después del desastre.

Edward Hernandez actuó como representante de servicio al cliente y fue excepcional en su rol. Mantuvo una comunicación clara y constante, asegurando que estuviera informado y tranquilo durante todo el proceso. La profesionalidad y empatía de Edward eran evidentes, ofreciendo un marcado contraste con las formalidades frías de los procedimientos de reclamos típicos.

En el campo, Frank Arbiso fue meticuloso y exhaustivo. Su experiencia en evaluar los daños y asegurarse de que cada detalle estuviera documentado hizo una diferencia significativa. Las evaluaciones e informes de Frank fueron indispensables en las negociaciones, ayudando a cerrar la brecha entre las ofertas iniciales y el acuerdo final.

Héctor Rodríguez, el ajustador de escritorio, manejó las complejidades de mi caso con notable habilidad y perseverancia. Sus negociaciones fueron estratégicas y efectivas, enfocándose en alcanzar los límites de la póliza, lo que parecía inalcanzable al inicio de este proceso.

Juntos, Edward, Frank y Héctor formaron un equipo formidable. Sus esfuerzos colaborativos no solo aceleraron el acuerdo, sino que también maximizaron la reclamación hasta los límites completos de la póliza. Sin su experiencia, dedicación y tenacidad, estoy seguro de que el resultado financiero habría sido mucho menos favorable.

Estoy inmensamente agradecido con Adjust First Public Adjusters por su apoyo inquebrantable y servicio superior durante un momento crítico de necesidad. Los recomiendo sin reservas a cualquier persona que enfrente las complejidades de los reclamos de seguros de propiedad. Su compromiso con los mejores intereses de sus clientes es evidente en todo lo que hacen.

Gracias por considerar este respaldo a un equipo tan merecedor y capaz.

Saludos cordiales,

Martin Rodriguez



**Mr. Rolando Amaya**  
5808 Cardiff Avenue  
Bakersfield, CA 93309

**January 13, 2025**

**Adjust First Public Insurance Adjusters**

Mr. Hector Rodriguez  
14241 Firestone Blvd, Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing to express my deepest gratitude and recommend the exemplary services provided by Adjust First Public Insurance Adjusters, especially the outstanding efforts of Hector Rodriguez and Frank Arbiso during a distressing time for my family and me.

In August of last year, I was devastated by a fire that significantly damaged my property at 5808 Cardiff Avenue. The aftermath was overwhelming, and the initial denial of my insurance claim by Urban Advantage Insurance Services only compounded our distress. Facing a destroyed home with no immediate funds for repairs, I was fortunate enough to engage the services of Adjust First.

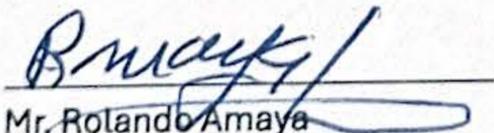
From the moment Hector Rodriguez took on our case, his professionalism and proactive approach were apparent. He delved into our situation with urgency and a clear strategy to overturn the unfair denial we faced. His expertise in dealing with complex claims shone through as he navigated through the insurance procedures with agility and assertiveness.

Frank Arbiso's negotiation skills were paramount in not only overturning the denial but also in ensuring that the insurance payout covered every aspect of our loss. Thanks to their hard work and dedication, we received over \$327,000.00—representing the full policy limits, plus additional funds for extended coverage, debris removal, current code regulations and even temporary housing.

I cannot overstate the relief and support Adjust First provided us during what was the most challenging period of our lives. Both Hector and Frank exhibited a level of dedication and expertise that deserves recognition and commendation.

I wholeheartedly recommend Adjust First Public Insurance Adjusters to anyone facing insurance claim challenges. Their ability to deliver results and provide peace of mind in dire situations is truly remarkable.

Sincerely,

  
Mr. Rolando Amaya

**Sam Bersane**  
9655 Olive Street  
Temple City, CA 91780

September 20, 2025

Adjust First, Inc.  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

I am writing this letter to share my deep gratitude and strongest recommendation for **Adjust First Public Insurance Adjusters**, and especially **Mr. Edward Hernandez**, who represented me after the devastating fire at my property on August 9, 2025.

Living out of state, I felt completely powerless when I received the news of the fire. I could not be there to oversee the loss or to manage the long and often overwhelming process of dealing with the insurance company, **Liberty Mutual**. From the very beginning, Edward stepped in with compassion, professionalism, and an unwavering commitment to protect my interests.

Edward handled every detail—documenting damages, communicating with Liberty Mutual, and negotiating on my behalf. On September 19, 2025, just weeks after the fire, he successfully negotiated a **full policy limit settlement**. This was not just a financial victory; it was a profound relief to know that everything possible had been done to secure the resources needed to recover from such a tragedy.

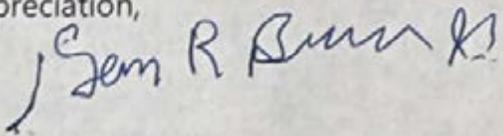
I can say without hesitation that hiring Adjust First—and placing my trust in Edward—was the **best decision** I have ever made. At a time when I felt vulnerable and overwhelmed, Edward's skill, integrity, and empathy gave me peace of mind. He treated my loss as if it were his own and never left me guessing about the next step.

To anyone who suffers the heartbreak of a fire or any catastrophic property loss, my advice is simple: **do not try to navigate this alone**. The insurance process is complex and often intimidating. Having an experienced, licensed public adjuster like Edward Hernandez in your corner is not just helpful—it is absolutely essential.

Edward, from the bottom of my heart, **thank you**. You turned one of the darkest moments of my life into a journey toward restoration and hope.

With deep appreciation,

**Sam Bersane**



September 19, 2025

Mary Smith-Cotton  
935 E 93rd Street  
Los Angeles, CA 90002

Adjust First  
Mr. Edward Hernandez  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

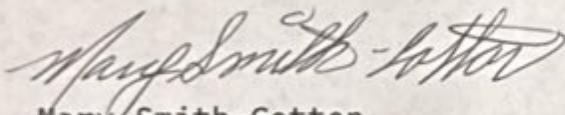
I am writing to express my deepest appreciation for the outstanding service provided by Adjust First Public Insurance Adjusters and, in particular, Mr. Edward Hernandez.

On August 24, 2025, my family and I suffered a devastating fire loss to our home. This was an overwhelming and stressful time for us. Within less than thirty days, Adjust First successfully negotiated a fair settlement offer with Farmers Insurance for our dwelling—an amount very close to the policy limits.

This swift and favorable resolution took an enormous burden off of me and my family. I firmly believe that without the help of a licensed public adjuster such as Adjust First, we would not have obtained such a quick and fair settlement. Their professionalism, dedication, and expertise made a difficult situation far more manageable and gave us the confidence that our interests were fully protected.

I wholeheartedly recommend Adjust First Public Insurance Adjusters to anyone facing a significant property insurance claim. Their commitment to their clients and their skill in achieving excellent results are truly exceptional.

Sincerely,



Mary Smith-Cotton  
Homeowner

張sir 頓東尼  
7401 Rampart Lane  
La Palma, CA 90623

2025年2月25日

先調整公司  
張先生愛德華赫南德茲  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

親愛的先調整公司,

我寫信來表達我深深的感激, 並且衷心推薦愛德華赫南德茲先生和他在先調整公司的出色團隊, 他們在處理我住宅發生嚴重火災後的保險理賠中起了關鍵作用。

火災發生後, 我在和我的保險公司Geico保險公司打交道時遇到了重重挑戰。我房屋的最初理賠報價在A覆蓋範圍內極低, 而Geico不願承認我的個人財產的全部損失, 儘管存在石棉污染問題, 這對健康構成了嚴重風險。

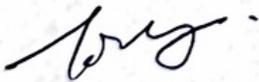
在感到不知所措和代表不足的情況下, 幸運的是, 一位朋友向我推薦了愛德華赫南德茲先生。從我開始接觸先調整公司那一刻起, 我就感受到了對我的理賠處理的顯著變化。愛德華和他的團隊表現出了極高的專業水平和專業知識。他們仔細重新評估了全部損害, 為我強烈辯護, 並與保險公司進行了不懈的談判。

多虧了愛德華的專業知識和不懈努力, 我們達成了一個不僅達到個人財產保單限額, 還將住宅的初始報價提高了三倍多的理賠金額。這個結果遠遠超出了我的預期, 並為我提供了足夠的資金來妥善重建我的家園和替換我的財物。

我全心全意地推薦愛德華赫南德茲先生和先調整公司給任何面臨類似保險理賠困難的人。他們對客戶的承諾和對保險複雜性的深刻理解確實值得稱道。

如果您有任何問題或需要進一步了解我與先調整公司的經驗, 請隨時透過上面提供的聯絡方式與我聯繫。

此致敬禮,



張sir 頓東尼  
(626) 478-5811

Mr. Tony Ton  
7401 Rampart Lane  
La Palma, CA 90623

February 25, 2025

Adjust First, Inc.  
Mr. Edward Hernandez  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

Dear Adjust First,

I am writing to express my utmost gratitude and to provide a heartfelt recommendation for Edward Hernandez and his outstanding team at Adjust First, who were instrumental in handling my insurance claim following a devastating fire at my residence.

After the fire, I faced a multitude of challenges with my insurance company, Geico Insurance Company. The initial settlement offer for my dwelling under Coverage A was substantially low, and Geico was unwilling to recognize the total loss of my personal property, despite the presence of asbestos contamination, which posed serious health risks.

Feeling overwhelmed and underrepresented, I was fortunate enough to be referred to Edward Hernandez by a friend. From the moment I engaged with Adjust First, I experienced a significant shift in the handling of my claim. Edward and his team demonstrated an exceptional level of professionalism and expertise. They meticulously reassessed the entire damage, advocated fiercely on my behalf, and negotiated tirelessly with the insurance company.

Thanks to Edward's expertise and persistent efforts, we achieved a settlement that not only reached the policy limits for personal property but also more than tripled the initial offer on the dwelling. This outcome significantly surpassed my expectations and provided me with the necessary funds to properly rebuild my home and replace my belongings.

I wholeheartedly recommend Edward Hernandez and Adjust First to anyone facing similar difficulties with insurance claims. Their commitment to their clients and deep understanding of insurance complexities are truly commendable.

Should you have any questions or need further information regarding my experience with Adjust First, please feel free to contact me at the information provided above.

Sincerely,

Mr. Tony Ton  
(626) 478-5811





March 8, 2024

Mr. Frederico Valtierra  
So-Cal Plumbing & Rooter  
1500 Moonbeam Place  
Fullerton, CA 92833

To Adjust First,

I am writing to express my profound gratitude and utmost respect for the exceptional service provided by David Huizar and Frank Arbiso from Adjust First in the handling of my insurance claim. As the owner of So-Cal 1 Plumbing & Rooter, my experience with insurance companies, until now, has been less than favorable. Historically, navigating the complexities of insurance claims, especially in light of a prior loss that was inadequately addressed, left me feeling disillusioned and undervalued.

However, the ordeal I faced with the recent fire at my personal home could have been an insurmountable challenge had it not been for the intervention of Adjust First. The difference in the quality of service and the outcomes achieved was like night and day compared to my past experiences. Where once there was resistance and reluctance from insurance companies to acknowledge the full extent of my losses, David and Frank brought empathy, expertise, and determination to the forefront of my claim.

The settlement reached, a six-figure sum, within a remarkably short period, was beyond my expectations. It underscored the relentless dedication and skill with which David and Frank approached my case. Their negotiation skills against the insurance company were unparalleled, transforming a potentially devastating situation into a testament to what can be achieved with the right representation.

In light of their outstanding service, I wholeheartedly recommend David Huizar and Frank Arbiso of Adjust First to anyone facing the daunting task of dealing with insurance claims. Their professionalism, empathy, and proficiency are a beacon of hope in what can often be a challenging and disheartening process.

Thank you, David and Frank, for your exceptional service and for providing me with peace of mind during one of the most challenging times of my life. Your work not only helped rebuild my home but also restored my faith in the power of genuine advocacy and support.

Sincerely,

x

  
Mr. Frederico Valtierra  
Owner, So-Cal 1 Plumbing & Rooter

So-Cal Plumbing & Rooter  
1500 Moonbeam Pl, Fullerton, CA 92833, License Number: 1085794



VICTORY OUTREACH

## VICTORY OUTREACH POMONA

177 W Monterey Avenue  
Pomona, CA 91768

March 7, 2024

Dear Friends and Partners,

In times of trial, we often witness the profound impact of divine intervention and human kindness working hand in hand. This was unmistakably the case when Victory Outreach Pomona faced one of its most challenging moments – a devastating fire that threatened to shake the very foundations of our faith and community. As Pastor Robert Garcia, I am compelled to share a testimony not just of loss, but of incredible support, resilience, and hope, embodied by the exceptional assistance we received from Mr. Frank Arbiso of Adjust First.

From the onset of this calamity, Frank stepped into our lives as if sent by God Himself. His presence brought not just expertise and professionalism but a profound sense of reassurance to our congregation. Frank undertook the monumental task of navigating the complexities of our insurance claim with a level of dedication that I can only describe as a labor of love.

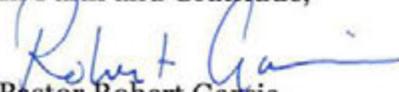
Frank was more than just a public adjuster; he became a beacon of light in our darkest hour. He meticulously organized all necessary meetings with insurance adjusters, investigators, and experts, ensuring our voice was heard and respected throughout the process. His commitment to fairness and transparency was evident in every action he took on our behalf.

Perhaps most touching was Frank's personal investment in our cause. He prepared a detailed repair estimate and total loss inventory with such precision that it became the cornerstone of our negotiations with the insurance company. His efforts not only streamlined the process but also maximized the settlement we received, enabling us to rebuild much quicker than we had dared to hope.

As a congregation, we were devastated by the fire, but through Frank Arbiso's tireless work, we found hope and the strength to rebuild. His role in our recovery was instrumental, serving as a tangible manifestation of God's grace and provision in times of need.

I extend my heartfelt gratitude to Frank and the team at Adjust First for their unwavering support and exceptional service. Their work not only facilitated our physical restoration but also played a critical role in the healing of our spirits. It is with deep appreciation and respect that I commend Frank Arbiso for his outstanding dedication to our community.

In Faith and Gratitude,

  
Pastor Robert Garcia  
Victory Outreach Pomona

**Ms. Patricia Yex**  
1233 Center Street  
Riverside, CA 92507

January 11, 2024

Ms. Crystal Hernandez  
Adjust First Public Insurance Adjusters  
14241 Firestone, Blvd. Suite 400  
La Mirada, CA 90638

Subject: Recommendation for Adjust First and Crystal Hernandez

Dear Adjust First Public Insurance Adjusters,

I am writing to share my profound appreciation and to recommend the exceptional services provided by Adjust First, and in particular, the outstanding efforts of their staff, Crystal Hernandez and Frank Arbiso, in handling my fire damage insurance claim against Guard Insurance Co.

Following a devastating fire, I was initially offered a settlement of \$117,402.73 by Guard Insurance Co. This amount was woefully insufficient, failing to cover the substantial damages and losses I had suffered. It was a distressing period, and I was in dire need of support and fair treatment from my insurance provider.

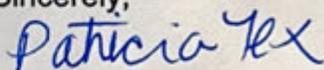
The involvement of Adjust First, led by the exceptional Frank Arbiso, brought a turning point in this ordeal. Mr. Arbiso's professionalism, deep knowledge, and unwavering commitment to securing a fair settlement were evident from our first meeting. He conducted a thorough assessment of the damage and worked diligently to ensure that every aspect of my loss was accounted for and appropriately valued.

Throughout this process, Guard Insurance Co. resorted to various tactics to withhold rightful funds and underpay my claim. It was incredibly frustrating and disheartening. However, the expertise and determination of Mr. Arbiso were crucial in navigating and overcoming these challenges.

Additionally, the compassionate and efficient customer service provided by Crystal Hernandez at Adjust First was a beacon of hope during a very dark time. Her empathetic approach, combined with consistent and clear communication, kept me reassured and well-informed throughout the entire process.

Thanks to their relentless efforts, the final settlement was \$269,629.00, more than doubling the initial offer. This result not only provided financial relief but also a sense of justice and closure for me.

Sincerely,



Patricia Yex

**Salvador & Arceli Gonzalez**  
2320 El Sereno Avenue  
Altadena, CA 91001

September 15, 2025

Adjust First, Inc.  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

To Whom It May Concern,

On January 7, 2025, the devastating Eaton Fire tore through our community, destroying homes and lives in a matter of hours. Our family home was among those badly damaged. The physical loss was heartbreaking, but what followed made the pain even deeper. Like so many of our neighbors, we turned to our insurance company— AAA Insurance— expecting the protection we had faithfully paid for. Instead, the first offer we received was nowhere near enough to rebuild or even begin to restore what we lost.

Sadly, our story is not unique. Throughout the Eaton Fire zone, families who lost everything have been met with the same struggle: insurance carriers, including AAA and others, making offers that fall far short of the true cost to recover. After surviving the fire itself, many of us found ourselves facing a second disaster— having to fight just to be treated fairly.

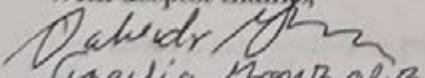
In our darkest moment, we found help through Edward Hernandez of Adjust First, Inc., a licensed public adjuster. From the first conversation, Edward treated our loss as if it were his own. He took on the burden we could not carry— documenting every detail of damage, challenging the insurance company's inadequate valuation, and negotiating relentlessly on our behalf.

Because of Edward's expertise and tireless dedication, the settlement we ultimately received was many times greater than AAA's original offer. He turned a hopeless situation into a path forward. There are simply no words big enough to express our gratitude to Edward and the team at Adjust First.

To anyone who has been impacted by a wildfire like the Eaton Fire, we give our strongest and most heartfelt recommendation: do not try to face the insurance company alone. Hire a licensed public adjuster— someone like Edward Hernandez— who will fight for you when you are at your most vulnerable.

Edward, we will never forget what you did for us. You gave our family hope when we felt lost, and you helped us reclaim the future that the fire— and the insurance company— tried to take away.

With deepest thanks,

  
Salvador & Arceli Gonzalez

**Silvia Rios**  
14593 Lyle Street  
Sylmar, CA 91342

November 23, 2020

Adjust First  
Mr. Frank Arbiso  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

Dear Adjust First,

It is with great pleasure and admiration that I write this letter to express our sincerest gratitude.

As you know, our family home suffered a fire which caused damage to the structure and personal property. Our home was not habitable; therefore, we temporarily relocated. It was immediately apparent that our insurance company was not on our side. The insurance company's initial offer was substantially deficient and did not account for the replacement of our personal property.

Mr. Frank Arbiso assured us that everything would be okay, and he would not accept such a low offer. Mr. Frank Arbiso continued negotiations as our contractor started the repairs. Slowly but surely, we started to see a small incremental increase by our insurance company. The final settlement was over one-hundred-thousand dollars above the initial offer.

Indeed, you are a master at your profession as we would not have been able to reach a settlement of such magnitude as you did.

If you ever need a reference concerning any insurance matter, please do not hesitate to refer anyone to me. Thank you again for all of your assistance.

Sincerely,

A handwritten signature in cursive script that reads "Silvia Rios". The signature is written in black ink and is positioned below the word "Sincerely,".

Silvia Rios



# AdjustFirst

PUBLIC INSURANCE ADJUSTERS  
STATE LICENSE #2189720  
www.firstadjust.com

## Customer Survey

Insured: DAVID CHUNG Date: 8-12-2016

Address: 15014 Live Oak Springs Cyn Rd. Coordinator: Frank Arbiso

Canyon Country, CA 91387 Peril: \_\_\_\_\_

Insurance Company: Farmers Insurance

	YES	NO
Did AdjustFirst respond to your first call?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did AdjustFirst meet all your appointments?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did AdjustFirst give you a written contract?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did AdjustFirst meet all contractual obligations?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did AdjustFirst provide a copy of all settlements?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did AdjustFirst settle your claim for the maximum amount?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did AdjustFirst overall meet all your expectations?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Would you recommend AdjustFirst for all your claim needs?</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Comments: \_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Insured: David Date: 8/12/16

I authorize the use of the aforementioned as a reference on publishing materials \_\_\_\_\_ (Initial)



January 10, 2022

Adjust First Public Insurance Adjusters  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

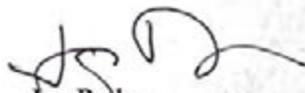
Dear Adjust First Public Insurance Adjusters,

I am the President of City Commercial Properties, a boutique commercial real estate firm serving the greater Los Angeles Area. We are a team of highly focused specialists with a track record of building wealth for our clients in the local market. We have in-depth experience working with entrepreneurs who want more value from the commercial real estate they own, use, and invest in.

Recently, the property located at 1033 E. 28<sup>th</sup> Street, Los Angeles, CA 90011, suffered damage from a fire. We retained the services of Adjust First as a licensed public adjuster. Adjust First performed an excellent job from start to finish. They handled every aspect of the insurance claim, including all onsite visits and negotiations. Due to the excellent job, we restored the property and collected the rental income.

I would highly recommend the services of Adjust First to any real estate firm and commercial management company.

Sincerely,  
City Commercial Properties



Jay Park  
President

Los Angeles Commercial Brokerage Firm  
3437 South Main Street, Suite 207, Los Angeles, AC 90007