

# AF Adjust First

Public Insurance Adjusters



**Level The Playing Field**

**Maximize Your Settlement**

[www.AdjustFirst.org](http://www.AdjustFirst.org)

## The Complete Guide To AdjustFirst

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### CHAPTER 1

#### INTRODUCTION

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**Get The Maximum Payout**



# Level The Playing Field Maximize Your Settlement

**\$1.7**

**Million  
Settlement  
Fire**

**\$945**

**Thousand  
Settlement  
Fire**

**\$2.1**

**Million  
Settlement  
Fire**

**\$886**

**Thousand  
Settlement  
Fire**

**\$1.1**

**Million  
Settlement  
Fire**



[www.adjustfirst.org](http://www.adjustfirst.org)

# AdjustFirst

Public Insurance Adjusters

## Adjuster Profile



### Public Insurance Adjuster

Edward Hernandez, PA  
Los Angeles Office  
9125 Long Beach, CA 90280  
South Gate, CA 90280

### State License

Public Adjuster - Arizona #3936822  
Public Adjuster - California #2C81991  
Public Adjuster - Connecticut #2936822  
Public Adjuster - Kansas #3936822  
Public Adjuster - Kentucky #1299181  
Public Adjuster - Maine #ADN464712  
Public Adjuster - Maryland #3002738784  
Public Adjuster - Michigan #1248233  
Public Adjuster - Nevada #3922455  
Public Adjuster - Rhode Island #3002600416  
Public Adjuster - South Carolina #3936822  
Public Adjuster - Texas #3060688  
Public Adjuster - Utah #992399  
Public Adjuster - Vermont #3002747945  
Public Adjuster - Washington #1226949  
Public Adjuster - West Virginia #3936822  
Public Adjuster - Wyoming #570151

### State Broker License

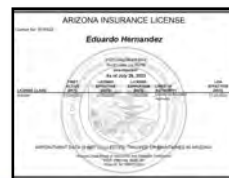
Property & Casualty Broker - California #0C81991

### State Contractor License

B - General Building Contractor - California #818924  
C5 - Framing And Rough Carpentry - California #818924

### Insurance Certifications (CE)

5 Hr Anti-Money Laundering with Anti-Fraud Awareness - ATC  
12 Hr. Codes and Ethics pre License - America's Training Center  
20 Hr. Commercial Lines Broker - America's Training Center  
20 Hr. Personal Lines Pre License - America's Training Center  
20 Hr. Public Insurance Adjuster - America's Training Center



**Get The Maximum Payout**



## Insurance Restoration Certifications

CAL OSHA 10 Hour Safety Training  
Fire & Smoke Damage Mitigation & Restoration Course - HC  
Fire & Smoke Restoration - IICRC

## Insurance Association Member

American Association of Public Insurance Adjusters - AAPIA  
California Association of Public Insurance Adjusters - CAPIA  
Insurance Appraisal and Umpire Association, Inc. - IAUA  
Institute of Inspection Cleaning and Restoration Certification - IICRC

## Professional Profile

Edward Hernandez services as a Principal and Executive General Adjuster at Adjust First Public Insurance Adjusters. With a rich background spanning 30 years in the construction industry. Edward brings unmatched expertise and insights to his role as a public adjuster.

In his role as a public adjuster, Edward stands out with his meticulous skill in evaluating insurance claims and mediating settlements. This is further amplified by his abilities as a licensed broker, bridging financial considerations with effective negotiation tactics. His mastery of both these areas ensures that clients' interests are best represented and defended. Additionally, his proficiency as a contractor lends him a comprehensive understanding of construction and renovation processes. This knowledge of structural codes, building materials, and associated costs allows him to provide realistic and accurate assessments.

Edward Hernandez's diverse skills harmoniously blend the worlds of insurance and construction. His comprehensive approach to service delivery ensures that clients benefit from accurate estimations and fair transactions. With his breadth of knowledge and expertise, Edward capably navigates the complexities of these industries, providing clients with assured peace of mind and enhanced value.



# AdjustFirst

Public Insurance Adjusters

## Adjuster Profile



### Public Insurance Adjuster

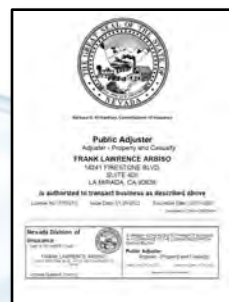
Frank Arbiso, PA  
La Mirada Office  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

### State License

Public Adjuster - Arizona #20862731  
Public Adjuster - California #2i89720  
Public Adjuster - Connecticut #17293451  
Public Adjuster - Kansas #17293451  
Public Adjuster - Kentucky #1299193  
Public Adjuster - Maine #ADN466103  
Public Adjuster - Maryland #A3002761301  
Public Adjuster - Nevada #3766210  
Public Adjuster - Rhode Island #3001772517  
Public Adjuster - South Carolina #17293451  
Public Adjuster - Texas #3068729  
Public Adjuster - Utah #909560  
Public Adjuster - Vermont #3002761330  
Public Adjuster - Washington State #1298266  
Public Adjuster - West Virginia #17293451  
General Building Contractor - California #982805

### Insurance Certifications (CE)

Adjusting California Earthquake Claims - WebCE  
Adjusting Suspicious or Fraudulent Fire Claims - IRMI  
AIC 300 - Claims in an Evolving World - The Institutes  
Analyzing Property/Casualty Insurance Policies - WebCE  
Best Practices for Claims Consolutions - IRMI  
California Homeowners Insurance Valuation - IRMI  
Claims Evaluation - IRMI  
Claims Investigation - IRMI  
Certificates of Insurance: Facts and Fallacies - WebCE  
Certified Property Insurance Appraiser - IAUA  
Certified Property Insurance Umpire - IAUA  
Claims Resolution - IRMI  
Commercial Lines 101 - WebCE



## Get The Maximum Payout



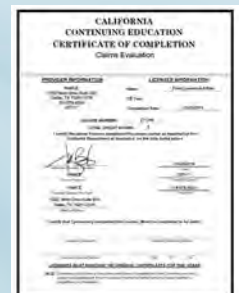
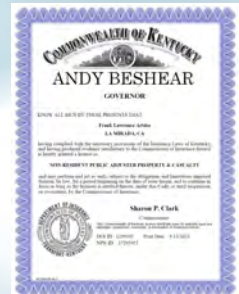
Commercial Property Insurance - IRMI  
 Cybersecurity: Protecting Your Clients and Your Practice E&O Issues  
 Ethical Business Practices: Diversity, Equity, and Inclusion  
 Ethical Principles, Ethical Practices - IRMI  
 Ethics for the Claims Professional - IRMI  
 Ethics Considerations for P & C Insurance Professionals - IRMI  
 Ethics Performance With Integrity - WebCE  
 Ethics for Producers: Cases and Comments - WebCE  
 Ethics and the Trust Factor (CA) - WebCE  
 Essential Law for the Claims Professional - WebCE  
 Flood Insurance Fundamentals - IRMI  
 Good Faith Claims, Bad Faith Claims - IRMI  
 Homeowners Insurance - IRMI  
 Homeowners Policy: Understanding the Coverages - IRMI  
 IRMI on Personal Lines 101 - IRMI  
 Insurance Fraud: Understanding the Issues - WebCE  
 Insurance for Small Businesses - WebCE  
 Insurance Regulation and Consumer Protection - WebCE  
 Professional Excellence Through Ethics and Values - IRMI  
 Subrogation Certification - Claims Training Services - IRMI  
 Understanding Cannabis Risks and Insurance - WebCE  
 Understanding Subrogation - IRMI

## Insurance Restoration Certifications

Applied Structural Drying - IICRC  
 CAL OSHA 10 Hour Safety Training  
 Fire & Smoke Restoration - IICRC  
 Fire Restoration Specialist - American Restoration Systems  
 Journeyman Fire & Smoke Restorer - IICRC  
 Lead Safety for Renovation Certified - NATEC  
 Odor Control - IICRC  
 Upholstery and Fabric Cleaning - IICRC  
 Water Damage Restoration - IICRC

## Insurance Association Member

American Association of Public Insurance Adjusters - AAPIA  
 California Association of Public Insurance Adjusters - CAPIA  
 Insurance Appraisal and Umpire Association, Inc. - IAUA  
 Institute of Inspection Cleaning and Restoration Certification - IICRC



# AdjustFirst

Public Insurance Adjusters

## Adjuster Profile



### Public Insurance Adjuster

Hector Rodriguez, PA, AIC, AINS, AIS, CPPA, SPPA  
La Mirada Office  
14241 Firestone Blvd., Suite 400  
La Mirada, CA 90638

### State License

Public Adjuster - Arizona #17288061  
Public Adjuster - California #4378285  
Public Adjuster - Colorado #888290  
Public Adjuster - Connecticut #17288061  
Public Adjuster - Georgia #3786794  
Public Adjuster - Kansas #17288061  
Public Adjuster - Kentucky #1369356  
Public Adjuster - Maryland #3003359688  
Public Adjuster - Nevada #4058015  
Public Adjuster - South Carolina #17288061  
Public Adjuster - Utah #1052836  
Public Adjuster - Vermont #3003372713  
Public Adjuster - West Virginia #17288061

### State Contractor License

General Building Contractor - California #1135322

### Designations

Associate in Claims - AIC  
Associate in Insurance - AINS  
Associates in Insurance Services - AIS  
Certificate in Professional Public Adjusting - CPPA  
Senior Professional Public Adjuster - SPPA

### Insurance Certifications (CE)

Adjusting Suspicious or Fraudulent Fire Claims - IRMI  
AIC 300: Claims in an Evolving World - The Institutes  
AIC 301: Expanding Your Claims Perspective - The Institutes  
AIC 304: Successfully Evaluating Property Claims - The Institutes  
AINS 101: Increasing Your Insurance IQ - The Institutes  
AINS 102: Understanding Personal Insurance - The Institutes  
AINS 103: Exploring Commercial Insurance - The Institutes  
AIS 320: Delivering Dynamic Insurance Services - The Institutes



## Get The Maximum Payout



Certified Property Insurance Appraiser—CPIA  
Certified Property Insurance Umpire - CPIU  
Certified Property Appraiser and Umpire - CPAU  
Claims 101 - WebCE  
Ethical decision Making in Risk and Insurance - The Institutes  
SPPA 30 - Claim Principles and Practices for Public Adjusters  
12 Hr Codes and Ethics Pre License - America's Training Center  
20 Hr Public Insurance Adjuster - America's Training Center

### Insurance Restoration Certifications

CAL OSHA 10 Hour Safety Training  
Fire & Smoke Restoration - IICRC  
Water Damage Restoration Technician - IICRC

### Insurance Association Member

American Association of Public Insurance Adjusters - AAPIA  
California Association of Public Insurance Adjusters - CAPIA  
Insurance Appraisal and Umpire Association, Inc. - IAUA  
Institute of Inspection Cleaning and Restoration Certification - IICRC

### Professional Profile

Hector Rodriguez began his career in the insurance industry in 1998, helping people navigate the complexities of insurance claims. Starting his journey alongside a seasoned insurance repair contractor, Hector quickly mastered the essentials and developed a keen eye for detail. With over two decades of experience, he has built a reputation for excellence and has worked with some of the most respected insurance contractors in the industry. Hector's recent roles at Kemper Insurance and the Automobile Club have allowed him to further hone his expertise in property claims. His ability to handle complex cases with precision and care has established him as a go-to professional for clients seeking reliable and thorough insurance claim assistance. What sets Hector apart is his deep understanding of property insurance intricacies, paired with a genuine commitment to his clients. He is dedicated to not just solving problems but also providing peace of mind. With a blend of comprehensive knowledge and hands-on experience, Hector is dedicated to making a difference in the field of insurance claims, one client at a time.



# AdjustFirst

Public Insurance Adjusters

## Level The Playing Field Maximize Your Settlement

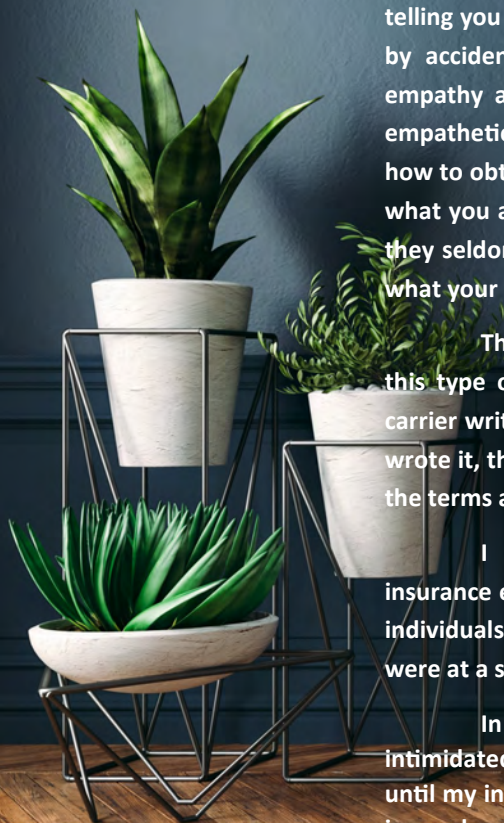
If you are reading this book, more than likely, you have suffered a major loss to your property. Accept my sincere condolences, and I hope you the best.

Knowledge is power, soon, you will find that the insurance carrier knows more than what they are telling you. The insurance adjuster may show great empathy and look you right in the eye, telling you that everything is going to be okay. This does not happen by accident, part of an insurance adjuster's training is to show empathy and listen to the insured intently. Unfortunately, these empathetic adjusters often fail to communicate all your rights and how to obtain the maximum payment. The adjuster knows precisely what you are entitled to and how you can maximize your claim, but they seldom explain how you may obtain this type of settlement or what your policy entitles you to.

The insurance policy you purchase is a contract. We refer to this type of agreement as a contract of adhesion. The insurance carrier writes it, and you adhere to it. Since the insurance company wrote it, they are at a great advantage as they are very familiar with the terms and requirements.

I have represented Judges, Attorneys, Doctors, and insurance experts in my career with their claims. Even though these individuals were highly educated and experts in their field, they were at a severe disadvantage against the insurance carrier.

In fact, in all these cases, the insurance carrier was not intimidated by their education and wrongfully withheld payment until my involvement. How is this possible? Before any lawsuit, the insured must adhere to the policy's conditions section. The insurance carrier knows this, therefore, they can delay payment, deny coverage, lowball, and not be worried about any repercussions.







# INTRODUCTION

How we can help you  
after a loss

[www.adjustfirst.org](http://www.adjustfirst.org)

# AdjustFirst

Public Insurance Adjusters

## TYPES OF ADJUSTERS

### PUBLIC ADJUSTER

#### Only Works For **You**

Public adjusters means the insurance adjusters who do not work for your insurance company. They work for you, the insured, to assist in the preparation, presentation, and settlement of your claim. You hire them by signing a contract and agreeing to pay them a fee or commission based on a percentage of the settlement, or other method of compensation. Public adjusters are required to be licensed, bonded, and tested by the State of California to represent your interest only.

### COMPANY ADJUSTER

#### Employees of **Insurance**

Company adjusters means the insurance adjusters who are employees of your insurance company. They represent your insurance company and are paid by your insurance company. They will not charge you a fee and are not individually licensed or tested by the State of California.

### INDEPENDENT ADJUSTER

#### Hired by **Insurance**

Independent adjusters means the insurance adjusters who are hired on a contract basis by your insurance company to represent the company in the settlement of the claim. They are paid by your insurance company. They will not charge you a fee.

# Level The Playing Field

## Maximize Your Settlement

After filing a claim with your insurance company, your insurance will send out an adjuster to assess the damage to your property. The adjuster will document the loss and set a reserve amount. It is important to remember that the adjuster works for the insurance company.

When the insurance adjuster inspects the property, you may be asked to provide an account of your damages, show them, and describe what may have been the cause of the loss. If you are asked to sign a statement, it is essential to review it to verify it is accurate before signing it.

Policyholders must remain firm in holding their insurance companies accountable. After all, you pay monthly premiums to your insurance company, so they should help you financially after a loss.

Only Public Adjusters can represent **you**, the Insured. The Company Adjuster and the Independent Adjuster work for the Insurance Company.



[www.adjustfirst.org](http://www.adjustfirst.org)

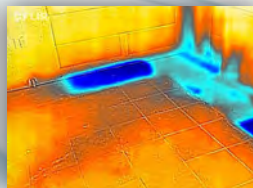


# AdjustFirst

Public Insurance Adjusters

## Adjust First Public Insurance Adjusters

**AdjustFirst** is a group of licensed Public Insurance Adjusters who negotiate claims on behalf of the insured under an insurance policy covering real or personal property. The advantage of a Public Insurance Adjuster is that you have a representative between you and the insurance company with years of training in preparing, submitting, and settling your claim to the maximum amount. As a Public Insurance Adjuster, we are licensed and registered with the **California Department of Insurance**.



**Get The Maximum Payout**

## Review Your Insurance Policy

The insurance policy is the contract between the insurer and the insured. The typical policy contains the declaration page, agreement, definitions, and conditions all which formulate part of the contract between you and the insurance company.

## Coordinate Immediate Emergency Assistance

Typically under the conditions section of your policy, emergency services are required as a policy condition. "In the event, your covered property sustains covered loss or damage, you should protect the property from further damage."

## Assist in completing the Duties After Loss

- Give Prompt written notice to the insurer
- Prepare a list of all damaged or destroyed personal property
- Cooperate with investigation of the loss or damage

## Substantiate the Value of Your Loss

We work with a team of engineers, contractors, environmental experts and industrial hygienist. These experts will prepare detailed reports as to the extent of damage to your property.

## Prepare an Itemized Estimate of Damages

Make a list of all damaged or destroyed personal property showing in detail the quantity, description, actual cash value, replacement cost, age and amount of loss.

## We Submit the Claim and Pursue A Prompt Settlement

After the loss is completely cataloged, we prepare an equitable Statement of Loss. After the Statement of Loss is submitted as required by your policy, we pursue a timely settlement.

## Final Settlement

After all requirements are met, per your insurance policy, we will reach a final settlement that is fair and equitable.



# AdjustFirst

Public Insurance Adjusters

## The AdjustFirst **Team of Experts** Includes:

### **Public Adjusters**

A Public Adjuster is a licensed professional that exclusively works for the policyholder and never the insurance company.

### **Damage Appraisers**

A damage appraiser has a vast knowledge of construction and years of experience in appraising damage.

### **Fire Mitigation Experts**

Certified by the IICRC a fire mitigation expert understands the effects of fire, smoke and or water on a structure.

### **Forensic Accountants**

A Forensic Accountant specialize in the financial presentation of your claim. The insurance carrier has its experts, and so should you.

### **General Contractors**

A general contractor is licensed by the California State Contractors Board and familiar with the repair of damaged property. The knowledge of a general contractor on staff is crucial as to provide detailed information for the restoration of damaged property.

### **Inventory Specialist**

An inventory specialist has a vast knowledge in personal property with expertise in the preparation of an itemized inventory list.

### **Water Mitigation Experts**

Certified by the IICRC a water mitigation expert is familiar with the S500 written protocol and procedures and how water impacts a structure.

## **Get The Maximum Payout**



# Questions & Answers

## HOW CAN ADJUST FIRST HELP ME?

AdjustFirst works for you, not the insurance company. At a difficult, stressful time when you have so many things to deal with, AdjustFirst will relieve you of many time-consuming and complicated tasks in preparing and filing your insurance claim. A typical fire policy contains hundreds of provisions and stipulations constantly changing forms and endorsements. AdjustFirst knows the insurance business and works to expedite your payments. We handle all levels of residential losses as well as commercial losses.

## WHAT DO LICENSED PUBLIC ADJUSTERS DO?

AdjustFirst represents you, the property owner, after a loss. AdjustFirst handles every detail of the claim, working closely with you to provide the most equitable and prompt settlement possible. AdjustFirst's adjusters, estimators, appraisers, and experts inspect the loss site, analyze damage, assemble claim support data, review insurance policy coverage, and determine current replacement cost as required by your policy.

## WILL I BE KEPT INFORMED?

Absolutely, your participation in the process is vital. AdjustFirst will communicate with you throughout the process and keep you advised of your claim status.

## CAN I PREPARE MY OWN CLAIM?

Possibly, but it stands to reason that a licensed public adjuster with years of training and experience in evaluating losses and processing insurance claims is going to be able to do it more efficiently to maximize your claim benefits.

# AdjustFirst

Public Insurance Adjusters

## **FIRE**

Primary Damage

## **SMOKE**

Secondary Damage

## **WATER**

Secondary Damage

## **SMOKE**

Secondary Damage

## **ASBESTOS**

Environmental Threat  
Regulated  
OSHA & AQMD

## **FIRE INSURANCE**

The term fire insurance refers to a form of property insurance that covers damage and losses caused by fire. Most policies come with some form of fire protection, but homeowners may be able to purchase additional coverage in case their property is lost or damaged because of fire.





## FIRE

Primary Damage

## LEAD

Environmental Threat  
Regulated  
OSHA & AQMD

## WATER

Secondary Damage

[www.adjustfirst.org](http://www.adjustfirst.org)



## The Policy

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The policy is a contract of adhesion, the insurance company rights it, and we adhere to it. The terms, conditions, and definitions in the policy matter. For example, one word in an entire policy of over 50 pages can afford or deny coverage. You may think that the insurance company would not try to deny coverage for a loss due to one word, we have seen it first hand and have overcome their attempt.

## Misrepresentations

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The policy has many exclusions which reduce coverage or deny it altogether. The insurance knows this and has attempted to deny coverage based on an exclusion that would not apply. For example, wear and tear are frequently quoted as an exclusion for damage. This is true, but only if it is the primary cause of the loss. For example, when a fire occurs, the primary cause is the fire, a covered peril.

## Wrongful Denial

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Our client's entire claim was denied due to one word, vacancy vs. unoccupied. We were able to reverse the denial and obtain a settlement for \$170,179.61. Our client would never have imagined that the same insurance company which collected premiums for 20 years would deny a fire claim due to one word.

## Loyalty Unrewarded

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Our clients were loyal policyholders for more than 20 years. Every month they paid their premiums and expected coverage in return. When the loss occurred, it was quickly evident that the insurance company was a business where profits came first.

The Agent that sold the policy was a good person with the best intentions. Unfortunately, Agents no longer have any say in the settlement of a claim.

## It Matters

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Just as the insurance company uses the policy to its advantage, a knowledgeable and versed professional can use the policy against the insurance to the consumer's advantage.

# POLICY

Declarations

Definitions

Insuring Agreements

Exclusions

Conditions

Policy Form

Endorsements

Riders

Jackets



# AdjustFirst

Public Insurance Adjusters

## Level The Playing Field Maximize Your Settlement

Houston, we have a problem! The rogue adjuster walks into your home and starts dictating what can be saved, what is not damaged, and how he is not going to pay for particular items. The rogue adjuster will tell you how he has determined that your job should take three months, and the clock is ticking once he leaves your home. The rogue adjuster will make statements like, "*I am not paying for that*," which gives you insight into how mentally he has taken personal ownership of your claim. It is not his checkbook, and though he may speak with authority, must act in good faith and adhere to the Department of Insurance code and regulation.





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## **RESIDENTIAL**

We can help the  
homeowner

[www.adjustfirst.org](http://www.adjustfirst.org)

# AdjustFirst

Public Insurance Adjusters

## We Specialize in **Residential Claims**

AdjustFirst specializes in negotiating **Residential Claims** with **Homeowners Insurance Policies**. Our team includes General Contractors, Inventory Specialists, and Temporary Housing Experts among many other experts specializing in Residential Insurance Claims.

### Dwelling Coverage

**Dwelling Coverage** is part of your homeowner's insurance policy that will help to pay for the rebuilding or the repair of the physical structure when it's damaged by a covered peril.

### Personal Property Coverage

**Personal Property Coverage** covers damage to or loss of personal property.

### Additional Living Expenses Coverage

**Additional Living Expenses** coverage reimburses the insured for the cost of maintaining a comparable standard of living following a covered loss.



**Get The Maximum Payout**



# Homeowners Policy



# AdjustFirst

Public Insurance Adjusters



## Apartment Fire Damage

Offer: **N/A**  
Settlement: **\$282,323.82**  
Increase: N/A  
Insurance: **Aegis General**



## Wind Damage

Offer: **\$0.00**  
Settlement: **\$479,251.17**  
Increase: **Denied**  
Insurance: **Allstate Insurance**



## Residential Fire Damage

Offer: **\$220,572.00**  
Settlement: **\$348,096.61**  
Increase: 57%  
Insurance: **Allstate Insurance**



## Apartment Fire Damage

Offer: **N/A**  
Settlement: **\$563,523.93**  
Increase: N/A  
Insurance: **Allstate Insurance**



## Residential Fire Damage

Offer: **\$208,177.58**  
Settlement: **\$316,210.74**  
Increase: 51%  
Insurance: **Allstate Insurance**



## Commercial Fire Damage

Offer: **\$89,813.89**  
Settlement: **\$382,715.00**  
Increase: 326%  
Insurance: **Allstate Insurance**



## Residential Fire Damage

Offer: **N/A**  
Settlement: **\$389,794.75**  
Increase: N/A  
Insurance: **Allstate Insurance**



## Residential Fire Damage

Offer: **N/A**  
Settlement: **\$485,121.45**  
Increase: **Policy Limits + ERC**  
Insurance: **American Modern**

**Get The Maximum Payout**



**Residential Smoke Damage**Offer: **\$198,779.56**Settlement: **\$396,942.76**

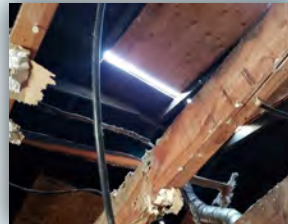
Increase: 99%

Insurance: **State Farm Insurance****Water Damage**Offer: **\$98,812.87**Settlement: **\$223,535.34**

Increase: 126%

Insurance: **American Modern****Residential Fire Damage**Offer: **\$126,862.63**Settlement: **\$325,073.67**

Increase: 156%

Insurance: **ASI Select Ins.****Residential Fire Damage**Offer: **\$53,671.18**Settlement: **\$128,057.76**

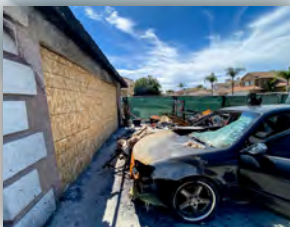
Increase: 138%

Insurance: **Assurant****Residential Fire Damage**Offer: **Reservation of Rights**Settlement: **\$468,750.00**

Increase: N/A

Insurance: **Atlantic Casualty****Residential Fire Damage**Offer: **\$125,185.91**Settlement: **\$332,547.91**

Increase: 165%

Insurance: **Mercury Insurance****Residential Fire Damage**Offer: **\$351,674.91**Settlement: **\$568,825.62**

Increase: 61%

Insurance: **State Farm Insurance****Residential Fire Damage**Offer: **\$232,895.56**Settlement: **\$401,574.71**

Increase: 72%

Insurance: **State Farm Insurance**

# AdjustFirst

Public Insurance Adjusters



## Residential Fire Damage

Offer: **\$231,844.98**

Settlement: **\$376,159.53**

Increase: 62%

Insurance: **Mercury Insurance**



## Residential Fire Damage

Offer: **\$76,967.28**

Settlement: **\$188,882.82**

Increase: 145%



## Commercial Fire Damage

Offer: **\$39,293.97**

Settlement: **\$91,321.96**

Increase: 132%



## Residential Fire Damage

Offer: **\$117,402.73**

Settlement: **\$269,629.00**

Increase: 129%

Insurance: **California Fair Plan**



## Residential Fire Damage

Offer: **\$150,847.95**

Settlement: **\$206,992.85**

Increase: Policy Limits

Insurance: **Farmers Insurance**



## Residential Fire Damage

Offer: **\$113,341.00**

Settlement: **\$212,295.50**

Increase: 87%

Insurance: **Pacific Specialty Insurance Company**



## Residential Fire Damage

Offer: **\$180,000.00**

Settlement: **\$414,539.99**

Increase: 130%

Insurance: **California Fair Plan**



## Apartment Fire Damage

Offer: **\$82,716.42**

Settlement: **\$244,697.45**

Increase: 195%

Insurance: **Farmers Insurance**

**Get The Maximum Payout**



### Residential Smoke Damage

Offer: **\$239,487.00**

Settlement: **\$351,386.46**

Increase: 46%

Insurance: **Farmers Insurance**



### Water Damage

Offer: **\$8,401.21**

Settlement: **\$99,806.76**

Increase: 1088%

Insurance: **State Farm Insurance**



### Residential Fire Damage

Offer: **\$126,862.63**

Settlement: **\$247,288.54**

Increase: 55%

Insurance: **Mercury Insurance**



### Residential Fire Damage

Offer: **N/A**

Settlement: **\$476,983.91**

Increase: N/A

Insurance: **Bamboo Insurance**



### Commercial Fire Damage

Offer: **\$100,000.00**

Settlement: **\$485,525.00**

Increase: 385%

Insurance: **Sentinel Insurance Company**



### Residential Fire Damage

Offer: **\$32,908.18**

Settlement: **\$163,308.00**

Increase: 395%

Insurance: **Bamboo Insurance**



### Residential Fire Damage

Offer: **\$70,269.32**

Settlement: **\$225,441.34**

Increase: 220%

Insurance: **California Fair Plan**



### Residential Fire Damage

Offer: **\$35,054.83**

Settlement: **\$302,138.11**

Increase: 761%

Insurance: **AAA Insurance**



# AdjustFirst

Public Insurance Adjusters



## Residential Fire Damage

Offer: **\$31,092.10**  
Settlement: **\$187,353.66**  
Increase: 502%  
Insurance: **California Fair Plan**



## Residential Fire Damage

Offer: **\$32,178.89**  
Settlement: **\$207,961.00**  
Increase: 546%



## Commercial Fire Damage

Offer: **\$76,136.97**  
Settlement: **\$191,959.14**  
Increase: 152%  
Insurance:



## Residential Fire Damage

Offer: **N/A**  
Settlement: **\$200,098.23**  
Increase: Policy Limits  
Insurance: **Farmers Insurance**



## Residential Fire Damage

Offer: **\$210,734.89**  
Settlement: **\$407,500.00**  
Increase: 93%  
Insurance:



## Residential Water Damage

Offer: **\$26,868.72**  
Settlement: **\$147,771.81**  
Increase: 449%  
Insurance:



## Residential Fire Damage

Offer: **\$197,236.78**  
Settlement: **\$458,913.73**  
Increase: 132%  
Insurance: **Urban Advantage**



## Residential Fire Damage

Offer: **\$134,165.38**  
Settlement: **\$292,262.78**  
Increase: 117%  
Insurance: **Safeco Insurance**

**Get The Maximum Payout**

**Residential Smoke Damage**

Offer: **N/A**  
 Settlement: **\$437,065.82**  
 Increase: Policy Limits  
 Insurance: **Farmers Insurance**

**Residential Fire Damage**

Offer: **N/A**  
 Settlement: **\$381,447.50**  
 Increase: Policy Limits  
 Insurance: **Farmers Insurance**

**Commercial Fire Damage**

Offer: **N/A**  
 Settlement: **\$547,234.22**  
 Increase: N/A  
 Insurance:

**Residential Fire Damage**

Offer: **N/A**  
 Settlement: **\$411,780.21**  
 Increase: N/A  
 Insurance: **USSA Insurance Company**

**Residential Fire Damage**

Offer: **\$15,950.11**  
 Settlement: **\$95,282.69**  
 Increase: 497%  
 Insurance: **State Farm Insurance**

**Residential Fire Damage**

Offer: **\$38,564.92**  
 Settlement: **\$131,248.42**  
 Increase: 240%  
 Insurance: **AAA Insurance**

**Residential Fire Damage**

Offer: **N/A**  
 Settlement: **\$412,920.00**  
 Increase: Policy Limits  
 Insurance: **Farmers Insurance**

**Residential Fire Damage**

Offer: **N/A**  
 Settlement: **\$411,459.74**  
 Increase: Policy Limits  
 Insurance: **State Farm Insurance**

## Insurance pays **\$945,953.21** for residential fire claim - Downey, California.

DOWNEY, CA — A fire broke out in the garage and caused major damage to a residential property in Downey, CA.

The insured lost a vintage Volkswagen car along with all his tools and equipment. At the time, the insured did not realize the magnitude of the loss and the amount of time it would take to document and prepare the itemized inventories required.

AdjustFirst founder Frank Arbiso took on the task of preparing an itemized inventory of all damages, including structural and personal property. The inventories set the tone of the entire claim and were used by all insurance experts in their assessment of the damages. Had it not been for the detailed and meticulous attention, the loss would have been grossly undervalued.

AdjustFirst obtained a **fair settlement offer** after several months of negotiation with the insurance carrier. The insured was able to rebuild a new home and replace all the damaged personal property. Frank Arbiso and the Insured became well acquainted as they worked together throughout the entire process from start to finish. The insured remains a great reference and continues to recommend AdjustFirst to their family and friends.

**Get The Maximum Payout**



## Vintage **Volkswagen** Burnt

**\$945,953.21**



Insurance pays **\$945,953.21** for residential claim in Downey, California.

## High winds cause tree to fall on house and causes **\$598,039.81** in damages - South Gate, California.

South Gate, CA — High winds caused a large tree to fall on a residential home in South Gate.

The insurance carrier initially did not believe any major damage was caused by the tree. The adjuster told us that city permits would not be required nor a Structural Engineer. The initial offer from the insurance carrier was grossly undervalued at **\$56,102.06**.

AdjustFirst founder and owner Frank Arbiso immediately took action and dispatched a team of experts including engineers, contractors, environmental consultants, damage appraisers, and inventory specialist. With the understanding, that the burden of proof falls upon the insured, a complete and meticulous claims packet was submitted as proof of claim to the insurer.

AdjustFirst negotiated a settlement of more than **\$598,039.21** which allowed the structure to be repaired in a workman like manner and for all damaged personal property to be replaced. The insured has recommended AdjustFirst on several occasions and remains a good friend of the company and its employees.

This is a perfect example of how some insurance carriers will attempt to offer amounts well below that which should be paid. The correct amounts are only paid when the claim is presented in a manner which accurately represents the damages.

**Get The Maximum Payout**

## High Winds CAUSE MAJOR DAMAGE



**Payment  
Increase  
965%**

High Winds cause Tree to fall on House  
South Gate, California.



## Los Angeles County Sheriff suffers fire causing \$499,149.52 in damages - Sylmar, California.

Sylmar, CA — Residential fire loss causes significant damage to a home located in Sylmar.

The insurance carrier initially attempted to save portions of the home and personal property which contained **asbestos**.

The insurance carrier retained the services of contractors, vendors, and experts who stated that the remaining **asbestos** did not present a health issue to the insured. This was a significant concern to Adjust First, as the **Los Angeles County Sheriff** had a spouse and a newborn living in the home. In fact, the insurance carrier attempted to save clothing and bedding belonging to the newborn, which were in the fire and areas containing **asbestos**.

Adjust First forced the insurance carrier to reconsider the liability they would assume should they attempt to save portions of the dwelling and personal property. Ultimately, the insurance carrier had no other choice but to remove all building materials containing **asbestos** and replace all personal property.

This is a perfect example of how the insurance carrier will put their financial interest before the insured's well-being

**Get The Maximum Payout**

## Los Angeles County Sheriff

**\$499,149.52**



Insurance pays **\$499,149.52** for a residential claim in Sylmar, California.

## Residential Fire damage causes **\$604,521.63** in total damage - Walnut, California.

Walnut, CA — Major residential fire causes substantial damage to the structure and personal property.

Since the property owner had several **attorneys** in the immediate family, they attempted to negotiate the claim directly with the insurance carrier. The insurance carrier offered **\$259,567.77** and did not budge any further. The homeowner interviewed every **Public Adjuster** and **Contractor** in the area for several weeks. The homeowner then narrowed down their decision to three companies and further interviewed the last three applicants. Adjust First was awarded the contract after the vetting process.

Adjust First immediately notified the insurance carrier of its representation of the homeowner. Adjust First retained a structural engineer, environmental hygienists, personal property restoration companies, and contractors to gather the information needed to present the claim. Adjust First negotiated the claim for several months, fighting and documenting the claim to settle for over **\$604,521.63**.

Adjust First has represented Judges, Attorneys, the Secretary of State, Senator, City Council Members, and Police Officers on several claims. Adjust First is proud of its service to those in need, especially working with the legal and law enforcement communities.

**Get The Maximum Payout**



Adjust First retained by  
**Attorney-At-Law**

**\$604,521.63**



Insurance pays **\$604,521.63** for a  
residential claim in Walnut, California.

# AdjustFirst

Public Insurance Adjusters

## Level The Playing Field Maximize Your Settlement

An insurance carrier and adjuster must act in Good Faith as opposed to Bad Faith. What this means is that they should be honest, fair, and not discriminate between insureds. The Department of Insurance has written a complete section in the insurance code that is specific on what can and cannot be done by the insurance carrier.

A large, bold, lime green number '3' is positioned on the left side of the page. The background is a solid grey, and there is a light blue horizontal bar at the top of the image.

## **COMMERCIAL**

Get your business up and  
running again

[www.adjustfirst.org](http://www.adjustfirst.org)



# AdjustFirst

Public Insurance Adjusters

## We Specialize in **Commercial Claims**

AdjustFirst specializes in representing **Business Owners** with **Commercial Insurance Coverage**. Our team includes Forensic Accountants, General Contractors, Inventory Specialists among many other experts specializing in Commercial Insurance Claims.

### Business Interruption Insurance

**Business interruption** insurance covers lost income and expenses resulting from property damage.

### Business Owners Policy

A **Business Owners Policy** is a package policy for small businesses that combines property insurance, crime coverage, liability insurance and additional protection into one convenient package.

### Commercial Property Insurance

**Commercial Property Insurance** protects your business against loss and damage of company property due to a wide variety of events such as fire, smoke, wind and hail storms, civil disobedience and vandalism.



**Get The Maximum Payout**

# Business Owners Policy





# AdjustFirst

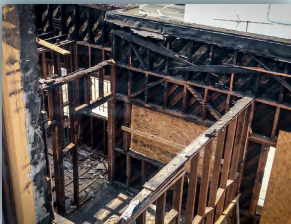
Public Insurance Adjusters



## Commercial Fire Damage

Offer: **N/A**  
Settlement: **\$2,100,000.00**  
Increase: **Policy Limits**  
Insurance: **US Liability Insurance**

Adjust First negotiated a multi-million dollar settlement within 90 days following a commercial church fire that resulted in the total loss of the building.



## Commercial Fire

Offer: **\$849,613.89**  
Settlement: **\$1,534,266.37**  
Increase: 80%  
Insurance: **Travelers**

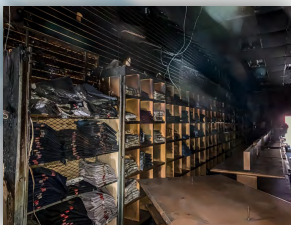
Commercial Fire damage affects 23 units and compromises the electrical system. Initially, the insurance carrier did not want to approve the full replacement of the electrical system. AdjustFirst



## Commercial Collapse

Offer: **\$544,042.84**  
Settlement: **\$1,021,643.37**  
Increase: 87%  
Insurance: **Nationwide Insurance**

Commercial collapse with major damage to the structure. The Insurance Carrier attempted to deny coverage. AdjustFirst retained the services of experts to prove the cause of loss and obtain coverage.



## Commercial Fire Damage

Offer: **\$562,546.02**  
Settlement: **\$1,014,410.55**  
Increase: 80%  
Insurance: **Liberty Mutual**

Commercial fire damage to retail store and shopping center. AdjustFirst negotiated a fair settlement offer of more than \$1,014,410.55.

## Get The Maximum Payout





#### Industrial Fire Damage

Offer: **N/A**  
 Settlement: **\$727,351.56**  
 Increase: N/A  
 Insurance: **Scottsdale Insurance**

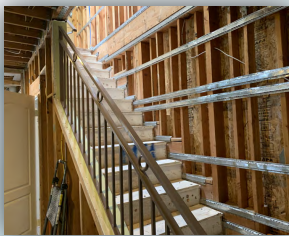
Sleep Perfect Mattress Company suffered a major fire at their manufacturing plant. Sleep Perfect required temporary relocation and replacement of the entire building.



#### Commercial Fire Damage

Offer: **\$178,000.00**  
 Settlement: **\$546,730.81**  
 Increase: 207%  
 Insurance: **Kookmin Best Insurance**

Commercial fire caused damage to Restaurant. AdjustFirst worked with Engineers, Contractors, and Environmental testing Companies to present the proper claim amount.



#### Townhome Association

Offer: **Claim Denied**  
 Settlement: **\$496,045.87**  
 Increase: N/A  
 Insurance: **Allstate Insurance**

Initially, the Insurance Carrier denied the entire water damage claim. AdjustFirst overturned the denial for a settlement of more than \$496,045.87.



#### Commercial Fire Damage

Offer: **\$255,049.59**  
 Settlement: **\$411,160.43**  
 Increase: 61%  
 Insurance: **Scottsdale Insurance**

Commercial fire damage with major structure damage to restaurant kitchen and equipment. AdjustFirst negotiated a fair settlement offer.

# AdjustFirst

Public Insurance Adjusters



## Commercial Fire Damage

Offer: **\$89,813.89**

Settlement: **\$382,715.00**

Increase: 326%

Insurance: **Allstate Insurance**

Fire causes the temporary closure of Tarte Tatin Bakery & Café in Beverly Hills, California. AdjustFirst negotiated a fair settlement offer of more than \$382,715.00.



## Commercial Fire Damage

Offer: **\$225,995.37**

Settlement: **\$336,916.09**

Increase: 49%

Owner: Investor

Commercial fire damage affected the electrical system. Adjust First, negotiated a fair settlement offer of more with a substantial increase.



## Commercial Fire Damage

Offer: **\$150,000.00**

Settlement: **\$313,599.87**

Increase: 109%

Insurance: **The Hartford**

The fire caused major damage to Retail Store. All business stock items were considered a total loss. A detailed inventory was generated with Retail and Wholesale pricing for the Actual Cash Value settlement.



## Church Explosion Damage

Offer: **\$9,599.10**

Settlement: **\$118,487.59**

Increase: 1134%

Owner: Church

Commercial explosion damage caused the temporary closure of the Church. Adjust First negotiated a fair settlement offer which was much higher than the property owner expected.

**Get The Maximum Payout**



#### Apartment Explosion

Offer: **\$92,832.51**

Settlement: **\$138,718.72**

Increase: 49%

Insurance: **Northfield Insurance**

The apartment explosion caused significant damage to the structure. Adjust First negotiated amounts higher than the insured expected.



#### Commercial Fire Damage

Offer: **\$2,737.33**

Settlement: **\$111,917.13**

Increase: 3988%

Insurance: **Farmers Insurance**

A Commercial fire caused damage to Taco Mexico Restaurant. The initial insurance offer was substantially deficient. AdjustFirst worked with Engineers, Contractors, and Environmental testing Companies to present the proper claim amount.



#### Commercial Fire Damage

Offer: **\$51,657.22**

Settlement: **\$104,326.86**

Increase: 101%

Owner: Investor

Commercial fire damage with sub-sequential damage to one unit. Insurance carrier did not want to rewire complete unit. AdjustFirst negotiated a fair settlement offer with the



#### Commercial Damage

Offer: **\$5,000.00**

Settlement: **\$82,564.64**

Increase: 1551%

Owner: Investor

Commercial vehicle damage to the structure. AdjustFirst worked with contractors and Engineers to determine the extent of damage. AdjustFirst negotiated a fair settlement offer of \$82,564.64.



## Fire breaks out at the **VICTORY OUTREACH** of **POMONA** and causes **\$2,100,000** in damages **Pomona, California.**

Pomona, CA — The Victory Outreach Church of Pomona faced a catastrophic setback when a fire caused significant damage to its structure. AdjustFirst, a firm extensively recommended by religious communities, responded promptly to this critical incident. They meticulously prepared a comprehensive itemized repair estimate, an extensive inventory of business personal property, and in-depth business interruption assessments. Within just 90 days of the fire, AdjustFirst skillfully negotiated a substantial multi-million dollar settlement on behalf of the church.

Throughout the extensive recovery process, AdjustFirst maintained a hands-on approach, working closely with Victory Outreach. They facilitated important meetings with local government and regulatory bodies, including the city's Mayor, the Planning Department, Environmental Agencies, and the Mortgage Company, ensuring that all stakeholders were aligned and informed.

The partnership with numerous city officials played a crucial role in managing the intricate details of the insurance process following such a significant loss. Victory Outreach was exceedingly pleased with the commitment and efficiency demonstrated by AdjustFirst's services, a sentiment strongly reflected in a glowing reference letter they provided. Because of their favorable experience, Victory Outreach consistently promotes AdjustFirst, recommending their reliable and skilled adjusting services to other churches and community members in need.

**Get The Maximum Payout**

## VICTORY OUTREACH of POMONA

# \$2,100,000

**Policy  
Limits**



Fire breaks out at the **VICTORY OUTREACH of POMONA** and causes \$2,100,000 in damages Pomona, California.

## Fire breaks out at multifamily income property, **CITYSCAPE RENTALS, LLC.** and causes **\$1,534,266.37** in damages - Huntington Park, California.

Huntington Park, CA — Fire breaks out and damages **23 units** at Cityscape, LLC. in Huntington Park, CA.

The Cityscape, LLC. commercial structure consisted of a heavy loaded commercial electrical system with a solar system. The complete electrical system had been compromised by the fire and required replacement. AdjustFirst specializes in the electrical components of a commercial building and is very familiar with how fire affects the system.

Commercial buildings require an **MEP Engineer** due to the heavy loads of the electrical system. The acronym, “**MEP**,” stands for “**Mechanical, Electrical, and Plumbing**,” a type of engineering which focuses on the disciplines needed to build safe, working structures for human use and occupation. The mechanical aspect focuses on heating, cooling, and ventilation, and the electrical aspect focuses on providing power to all outlets and appliances. Everyday AdjustFirst works with Structural-Mechanical- Electrical-Plumbing Engineers (MEP) on large-scale projects. AdjustFirst used its vast knowledge in construction and experience as a Public Insurance Adjuster to present the claim for the complete replacement of all damaged electrical components and the repair of the building.

**Get The Maximum Payout**





**CITYSCAPE RENTALS, LLC.**

**\$1,534,266**



**Fire breaks out at multifamily income  
property CITYSCAPE RENTALS, LLC.  
Huntington Park, California.**

**[www.adjustfirst.org](http://www.adjustfirst.org)**

# AdjustFirst

Public Insurance Adjusters

Fire breaks out at the **VERNON BEACH, LLC.**  
and causes **\$1,415,897.95** in damages  
Los Angeles, California.

## Turning Loss into Opportunity: How Adjust First Helped Vernon Beach LLC Recover from a Major Fire

When a devastating fire struck a tenant-occupied unit at Vernon Beach LLC in Los Angeles, the damage extended beyond just the building's structure. Electrical and mechanical systems were also heavily impacted, creating a complex scenario that required expert guidance. In these critical moments, Adjust First became the trusted advocate Vernon Beach needed.

Our team not only secured a timely and fair settlement offer of over \$1.4 million, but also worked closely with contractors, engineers, and city officials to streamline the entire recovery process. By coordinating these efforts, we helped prevent unnecessary delays and ensured that the project moved forward smoothly.

In addition, our forensic accountant expertly handled the business interruption portion of the claim, ensuring that Vernon Beach LLC was compensated not only for physical damages, but also for the financial impact of the disruption. At Adjust First, we are committed to turning challenges into successful outcomes, every step of the way.

**Get The Maximum Payout**

## **VERNON BEACH, LLC.**

# \$1,415,897



Fire breaks out at the **VERNON BEACH, LLC.** and  
causes \$1,415,897.95 in damages  
Los Angeles, California.



## Fire breaks out at **DCK Holdings, LLC.** and causes more than **\$1,014,410.55** in damages - **Wilmington, California.**

Wilmington, CA — Fire beaks out and damages three stores at DCK Holdings, LLC in Wilmington, CA.

Due to the extent of damage, a Structural and an MEP Engineer were engaged to provide blueprints. During the Department of Building and Safety plan check process, additional code-upgrades where required. AdjustFirst negotiated over \$90,000.00 in code-upgrades with the insurance carrier.

AdjustFirst has extensive knowledge of construction and is very familiar with the repair process and the requirements to comply with current codes and standards. With this knowledge, AdjustFirst is able to communicate in an efficient and detailed manner the proper scope of repair to the insurance carrier.

AdjustFirst has testified as an expert witness in appraisal hearings as both Public Adjuster and General Contractor. AdjustFirst uses its vast knowledge as a Public Adjuster and General Contractor to present the claim and substantiate the amount of damage.

**Get The Maximum Payout**

## **DCK Holdings, LLC.**

**\$1,014,410**



**DCK Holdings, LLC.**  
sustained major damage  
to their building

[www.adjustfirst.org](http://www.adjustfirst.org)

## Fire breaks out at the **Sunrise Square Enterprises, LLC.** and causes **\$417,600.00** in damages Los Angeles, California.

### Navigating Dual Claims: How Adjust First Supported Sunrise Square Enterprises LLC and Their Tenant After a Restaurant Fire

In another challenging scenario, Sunrise Square Enterprises LLC faced a fire that impacted not just their property, but also the restaurant business operated by their tenant. With both the building owner and the restaurateur needing to navigate complex claims, Adjust First was called upon to bring clarity and efficiency to the process.

We quickly secured a policy-limit settlement for the building owner in under 45 days, ensuring that Sunrise Square could move forward with repairs without delay. From there, we turned our attention to the tenant's needs—helping them with business personal property losses, forensic accounting, and business interruption claims to make sure they were fully supported.

Throughout the process, we collaborated with engineers, architects, and city officials to ensure that all aspects of the building's restoration were handled efficiently. At Adjust First, we pride ourselves on managing multiple stakeholders' interests seamlessly, turning even the most complex situations into smooth, successful outcomes for everyone involved.

**Get The Maximum Payout**



## **Sunrise Square Enterprises, LLC.**

**\$417,600.00**



**Policy  
Limits**

Fire breaks out at the **Sunrise Square Enterprises, LLC.** and causes \$417,600.00 in damages  
Pomona, California.

## Fire breaks out at the *Sleep Perfect Mattress Company* warehouse and causes **\$727,351.56** in damages Los Angeles, California.

LOS ANGELES, CA — Fire broke out and destroyed the Sleep Perfect Mattress Company warehouse in Los Angeles.

The insurance adjuster's first priority was to send out an attorney to represent their best interest. The insurance company then sent out a team of adjusters, engineers, and contractors in the attempt to minimize damages. AdjustFirst was retained by the owners of Sleep Perfect Mattress Company to fight back the oppressive tactics of the insurance company in the effort to minimize damages.

AdjustFirst founder and owner Frank Arbiso immediately took action and dispatched a team of experts including engineers, contractors, environmental consultants, damage appraisers, and inventory specialist. With the understanding, that the burden of proof falls upon the insured, a complete and meticulous claims packet was submitted as proof of claim to the insurer.

AdjustFirst obtained a fair settlement offer after several months of negotiation with the insurance carrier. The Sleep Perfect Mattress Company was able to reopen and continue their day to day operations at a nearby facility. The owners of Sleep Perfect Mattress Company remain a great reference and continue to recommend AdjustFirst to businesses impacted by the fire.

**Get The Maximum Payout**

***Sleep Perfect Mattress Company***

**\$727,351.56**



**Policy  
Limits**

Fire breaks out at the ***Sleep Perfect  
Mattress Company*** warehouse in  
Los Angeles, California.

[www.adjustfirst.org](http://www.adjustfirst.org)



## Fire breaks out at **multifamily income property** and causes **\$606,503.18** in damages Los Angeles, California.

LOS ANGELES, CA — Fire caused substantial damage to the property owned by Wong & Lai Investments, Los Angeles.

Due to the extent of damage, the building was “Red Tagged” by the Department of Building and Safety. The complete electrical and mechanical systems were compromised.

AdjustFirst prepared a detailed itemized estimate, which the Insurance Company utilized to settle the claim. The settlement was fast and much higher than the Insured thought initially.

The Insured continues to recommend AdjustFirst to others and uses them on all their insurance claims.

**Get The Maximum Payout**

## *Wong & Lai Investments*

**\$606,503.18**



*Wong & Lai Investments*  
**Fire Damage to Apartment Building**

[www.adjustfirst.org](http://www.adjustfirst.org)

## Fire Damage at **JJ's BAR & GRILL** caused temporary closure and **\$639,013.63** in damages - San Bernardino, California.

San Bernardino, CA — Fire damage at JJ's Bar & Grill caused temporary closure in San Bernardino.

The insurance carrier offered an initial amount of **\$60,560.44** for all damages. AdjustFirst worked for more than ten months fighting the insurance carrier, independent adjuster, consulting contractors, forensic accountants. AdjustFirst documented the claims process via written correspondence, filed complaints to the Department of Insurance, and proved the loss.

AdjustFirst was finally awarded the amount of **\$639,013.63** after proving to the insurance carrier that they had grossly undervalued the claim. During the process, AdjustFirst documented tactics of delay which were meant to discourage the insured from fighting. Without the help of AdjustFirst, the insured would not have been able to overcome these tactics used by the carrier.

The insured hugged us at the settlement conference, and continues to be a great reference and recommends AdjustFirst to all.

**Get The Maximum Payout**



## JJ's BAR & GRILL



**Payment  
Increase  
955%**

Fire Damage at **JJ's BAR & GRILL** San Bernardino, California.

## Fire breaks out at **Mr. T's Family Restaurant** and causes **\$549,730.81** in damages **Riverside, California.**

Riverside, CA — Fire breaks out at Mr. T's Family Restaurant causing temporary closure in Riverside.

Businesses such as restaurants typically have Business Owners Policies (BOP) in place as a type of commercial insurance coverage. A Business owner presenting a claim under a BOP must have knowledge of all aspects of the policy.

A Business Owner's Policy is a special type of commercial insurance designed for small, medium-sized businesses. By bundling general liability insurance and property insurance in a single policy, BOPs typically offer a reduced premium, often making them a more cost-effective option than separately purchased policies. A business owner policy (BOP) combines protection for all major property and liability risks in one package. This type of policy assembles the basic coverages required by a business owner in one bundle. It is usually sold at a premium that is less than the total cost of the individual coverages. BOPs are usually targeted at small and medium-sized businesses. They typically contain business interruption insurance, which provides reimbursement for up to a year of lost revenue resulting from an insured loss.

**Get The Maximum Payout**

## Mr. T's Family Restaurant

\$549,730.81



Fire breaks out at **Mr. T's Family Restaurant** - Riverside, California.



## Fire breaks out at **El Pollo Loco** building and causes damages of more than **\$494,585.87** San Bernardino, California.

San Bernardino, CA — Fire broke out and caused major damage to EL POLLO LOCO restaurant building.

The insurance carrier offered an initial amount of less than **\$340,000.00** for all damages to the building. The insurance adjuster claimed that the restaurant equipment should not be covered as part of the building. AdjustFirst obtained Architectural drawings of the original EL POLLO LOCO restaurant, proving that the restaurant equipment was indeed an attached pertinent structure to the building and therefore should be included in the structure settlement.

AdjustFirst was ultimately awarded the amount of **\$494,585.87** after proving to the insurance carrier that they had grossly undervalued the claim and omitted many fire damaged items from their reports.

This is a perfect example of how some insurance carriers will attempt to offer amounts well below that which should be paid. The correct amounts are only paid when the claim is presented in a manner which accurately represents the damages.

**Get The Maximum Payout**

# El Pollo Loco



Photographs Taken By Fire Department



Fire breaks out at **El Pollo Loco** building in  
San Bernardino, California.

## **Townhome Association suffers Water Damage during heavy storms - \$496,045.87 in damages - Reseda, California.**

Reseda, CA — Rain caused water damage to a Commercial Building during heavy storms.

Initially, the insurance carrier **Denied Coverage** for the damages. The townhome association retained AdjustFirst which immediately started researching the issues at hand. AdjustFirst found that the policy did afford coverage and that the carrier had made a wrongful coverage decision. AdjustFirst submitted all required supporting documentation to justify the amounts owed under the covered portions of the policy. The insurance carrier agreed to issue an amount above **\$496,045.87** to start the repairs. AdjustFirst continues to work on the claim and negotiate a fair settlement. Here we see how a Public Adjuster's knowledge is of great benefit when dealing with a coverage decision. If the townhome association had not hired a Public Adjuster, they would have suffered a tremendous financial loss.

AdjustFirst continues to work with the townhome association to fully recuperate all amounts owed on this water damage claim.

**Get The Maximum Payout**



# Townhome Association



**Claim  
Denied**

Water Damages **\$496,045.87**  
**Townhome Association** in Reseda,  
California.

[www.adjustfirst.org](http://www.adjustfirst.org)

## Fire breaks out at **ZAMORA Bros.** Restaurant and causes damages of **\$411,160.43** - Los Angeles, California.

LOS ANGELES, CA — Fire broke out and damaged the Zamora Brothers Restaurant in Los Angeles.

The insurance carrier offered an initial amount of **\$255,049.59** for all damages. The insurance adjuster claimed that the restaurant equipment should not be covered as part of the building. AdjustFirst obtained documentation proving that the restaurant equipment was indeed an attached pertinent structure to the building and therefore should be included in the structure settlement.

The insurance carrier then sent construction consultants in the attempt to further minimize the remaining portions of the claim and offered **\$327,260.31**. AdjustFirst did not accept the grossly undervalued offer and continued the negotiation with the insurance carrier.

AdjustFirst was finally awarded the amount of **\$411,160.43** after proving to the insurance carrier that they had grossly undervalued the claim and omitted several fire damaged items from their reports.

The insured continues to be a great reference and recommends AdjustFirst to all.

## **ZAMORA Bros.** Restaurant

**\$411,160.43**



Fire breaks out at  
**ZAMORA Bros.** Restaurant in  
Los Angeles, California.



## **Fire causes temporary closure TARTE TATIN Bakery & Café and more than **\$382,715.00** in damages - Beverly Hills, California.**

Beverly Hills, CA — Fire causes the temporary closure of Tarte Tatin Bakery & Café in Beverly Hills, CA.

Top Attorney Law firm recommends AdjustFirst as Public Insurance Adjuster in the presentation of claim for Tarte Tatin Bakery & Café in Beverly Hills, CA. AdjustFirst works with many of the Top Insurance Attorneys in California and is consistently used and recommended as an expert.

AdjustFirst prepared a detailed claims package which included a Forensic Accounting Report, Personal Property Inventory, Tenant Improvement Estimate, and the Business Interruption Expense Report.

AdjustFirst received a fair settlement offer of more than **\$382,715.00** for the loss to the business.

**Get The Maximum Payout**



## TARTE TATIN Bakery & Café



**Fire causes closure of  
TARTE TATIN Bakery & Café  
Beverly Hills, California.**

# AdjustFirst

Public Insurance Adjusters



## Fire causes damage to **TACOS MEXICO** Restaurant Hawthorne, California.

Hawthorne, CA — Fire causes damage to Tacos Mexico restaurant.

In 1974 Founder, Antonio Moreno, began making his authentic Mexican tacos from a catering truck using only the freshest ingredients and family recipes. Mr. Moreno's food truck was such a success that he opened his first "brick and mortar" restaurant in 1980. Mr. Moreno began opening new restaurants throughout Southern California including Los Angeles, Orange, San Bernardino, and Riverside Counties and expanding out of State to Nevada and Arizona by 2009. The number of Tacos Mexico restaurants had grown to almost **40 locations** in three states, all while staying true to its roots.

AdjustFirst proudly represents Tacos Mexico with its insurance adjustment needs. Recently, Tacos Mexico suffered a fire at their **Hawthorne** location. AdjustFirst inspected the loss and prepared a detailed scope of repair. During the negotiation process, AdjustFirst worked closely with Tacos Mexico to maintain its business operations. AdjustFirst coordinated all aspects of the investigation of claim with Contractors, Structural Engineers, and insurance representatives. We are proud to represent the Tacos Mexico family and brand.

**Get The Maximum Payout**





# TACOS MEXICO



**Payment  
Increase  
3988%**

Fire causes damage to **TACOS MEXICO**  
Hawthorne, California.

## Level The Playing Field Maximize Your Settlement

Just like everyone else, an insurance adjuster is trying to make a living and provide for their family. The insurance carrier employs the adjuster for the specific purpose of negotiating the claim for them. The insurance carrier audits its adjusters, which intern provides raises, bonuses, and longevity within the organization. The audits reveal "leakage," which can be detrimental to the adjuster's career. Leakage is an industry term that refers to overlap and, consequently, an overpayment of a claim. It is safer to underpay a claim for an adjuster than to make an overpayment, as an omitted item can be paid later by a supplemental.

Most adjusters are not contractors and lack the experience to provide an accurate repair estimate. I have known adjusters for years and have confirmed they were never in the construction industry, all of a sudden, they have a remodel done at their home, and they are now experts. Adjusters have told me on several occasions during insurance inspections of their experience with a remodel, and now they present themselves as experts. In contrast, I have worked on over 5,750 restoration projects over a period of twenty years and hold both a public adjuster license and a general contractor license. It would be unreasonable to compare one remodel project to an expert with many years of actual hands-on experience with construction and insurance claims.

A large, bold, lime green number 4 is positioned on the left side of the page. It is a solid color and has a thick, blocky font style.

# **WHAT PEOPLE ARE SAYING**

What customers think  
about us

[www.adjustfirst.org](http://www.adjustfirst.org)



# AdjustFirst

Public Insurance Adjusters

**Don't Navigate An Insurance Claim  
Without Calling Us First**



**Get The Maximum Payout**

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.



**Kim Bubbs**

HBO, Universal Pictures, Lifetime



**Payment  
Increase  
400%**

[www.adjustfirst.org](http://www.adjustfirst.org)

# AdjustFirst

Public Insurance Adjusters

**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.

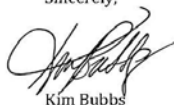
It would seem that the Insurance Company threw every possible obstacle in our path to avoid paying our claim, but with your knowledge, patience, and reassurance, you were able to assist us and overcome all their objections.

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

**Get The Maximum Payout**





## 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.

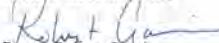
Frank was more than just a public adjuster; he became a beacon of light in our darkest hour. He meticulously organized all necessary meetings with insurance adjusters, investigators, and experts, ensuring our voice was heard and respected throughout the process. His commitment to fairness and transparency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

# AdjustFirst

Public Insurance Adjusters

## **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

**Get The Maximum Payout**



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. Arbisio was always there advocating on our behalf and navigating the claim through the numerous objections of the insurance company and its experts. Mr. Arbisio'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. Arbisio 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

Benjamin Hernandez  
President



# AdjustFirst

Public Insurance Adjusters

## 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,

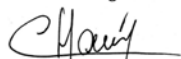
I want to thank you for your help in assisting us in collecting the amounts due to me from our insurance company. I know that without your assistance as our adjuster, we would not have received an adequate settlement from our insurance company.

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.

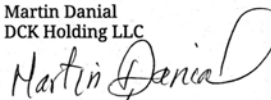
Sincerely,

Haim Cohen  
DCK Holding LLC



2/11/2020

Martin Danial  
DCK Holding LLC



2/11/20

**Get The Maximum Payout**



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.

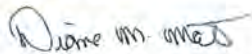
On April 2, 2022, a fire caused damage to two of our office units. The fire caused damage to the offices and prompted issues with the Department of Building and Safety and the tenants. From one day to the next, we went from having a smooth operating business to facing multiple issues.

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,





Diane Martinez  
Trustee

6460 WHITTIER BLVD, LOS ANGELES, CA 90022

# AdjustFirst

Public Insurance Adjusters



Tacos Mexico  
4235 W. El Segundo Blvd.  
Hawthorne, CA 90250

August 1, 2019

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

Dear AdjustFirst,


On April 24, 2019, our property located at 4235 W. El Segundo Blvd. Hawthorne, CA 90250, suffered a fire. Our insurance carrier inspected the loss and felt that the damages were substantially under our deductible. I was quite surprised at their position to not cover our claim.

A business associate recommended your services and as a result, the insurance carrier paid a substantial amount, including engineering, and environmental testing.

Your knowledge, expertise, and genuine desire to achieve the maximum settlement amounts for your client have been exemplary. I want to take this opportunity to thank you and your staff for the great job done in settling our fire loss claim.

It has been a pleasure to have worked with you during this difficult time. I would highly recommend the services of your firm to anyone who has suffered the misfortune of a loss and the resulting insurance claims process.

Sincerely,  
Javier Holdings, LLC.

  
Javier Cervantes  
Tacos Mexico

**Get The Maximum Payout**



**Masterburger, Inc.**

4419 S. Western Avenue  
Los Angeles, CA 90062

November 29, 2023

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

Whom It May Concern,

I am writing to wholeheartedly recommend the services of Adjust First, a public adjusting firm that played a crucial role in assisting Masterburger during a challenging period following a significant fire incident.

In the aftermath of the fire that damaged a portion of our restaurant, we found ourselves overwhelmed with the complexities of insurance claims and settlements. This is where Adjust First stepped in, bringing not just their expertise but also a level of customer service that went above and beyond our expectations.

Edward Hernandez, from Adjust First, was exemplary in his approach, offering us guidance, support, and clarity during a time when we needed it the most. His professionalism and commitment to our cause were evident from the outset, and his ability to navigate the intricate details of our insurance policy was invaluable.

Moreover, the negotiations led by Frank Arbiso were conducted with utmost competence and dedication. Frank's skills in negotiating with the insurance company were instrumental in securing a settlement that was not only fair but also exceeded our initial expectations. His strategic approach and negotiation skills ensured that Masterburger received the support needed to rebuild and move forward.

The combination of Edward's exceptional customer service and Frank's negotiation prowess makes Adjust First a firm that I would not hesitate to recommend to anyone facing similar circumstances. Their team's expertise, combined with a genuine concern for their clients, makes them an asset in any challenging situation.

Thank you, Adjust First, for your invaluable assistance and for playing a significant role in our recovery process.

Sincerely,



Masterburger, Inc.

# AdjustFirst

Public Insurance Adjusters



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, Alvin Szymon

A handwritten signature in black ink, reading "Alvin Szymon".

Pomona Body & Paint



10946 Kadota Avenue, Pomona, CA 91766

**Get The Maximum Payout**

**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

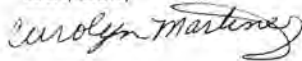
Dear Adjust First,

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



Carolyn Martinez  
President

Liberty Battery & Auto Repair - 15421 S. Atlantic Avenue - Compton, CA 90221



# AdjustFirst

Public Insurance Adjusters



City Commercial Properties

January 10, 2022

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

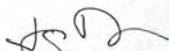
Dear Adjust First Public Insurance Adjusters,

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

**Get The Maximum Payout**



**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,

Pastor George Martinez  
Apostolic Assembly of the Faith in Christ Jesus

Apostolic Assembly of the Faith in Christ Jesus  
701 S Ferris Avenue, East Los Angeles, CA 90022

# AdjustFirst

Public Insurance Adjusters

**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

G.A. Property Management | 4448 Eagle Rock Blvd., #J | Los Angeles, CA 90041 |

**Get The Maximum Payout**



**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

# AdjustFirst

Public Insurance Adjusters

**Gonzalez Bros Inc.**  
1237 E. Renton Street  
Carson. CA 90745

September 3, 2021

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

Dear Adjust First Public Insurance Adjusters,

Thank you for your help and assistance in collecting a very fair amount from my insurance carrier. I know that without your assistance, we would not have received such a significant settlement from our insurance carrier.

After the fire damage, many people appeared, some being Public Adjusters, others contractors. We took our time to interview several companies and research their background. It soon became apparent that Adjust First was a cut above the other companies.

We were thrilled to choose your company, as Adjust First documented, presented, and negotiated a settlement much higher than we thought possible.

Thank you again, Frank, and I look forward to adding Adjust First to my list of long-term business associates.

Sincerely,



Manuel Gonzalez

**Get The Maximum Payout**

**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



# AdjustFirst

Public Insurance Adjusters

**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 Mardin  
Hays Tabernacle CME Church

**Get The Maximum Payout**

**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 Arbiso, 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.

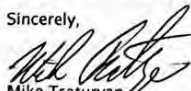
Frank Arbiso's skills in negotiation were instrumental in reaching a favorable outcome with the insurance company. His knowledge of insurance policies and dedication to advocating for my best interests were truly remarkable. The successful negotiation carried out by Frank was not just about financial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

# AdjustFirst

Public Insurance Adjusters

## 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,



*Suhas Patidar*  
*DBA Southland Motel*

**Get The Maximum Payout**



**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,

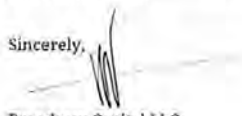
I am writing to wholeheartedly recommend Adjust First, and specifically Mr. Frank Arbiso, for their outstanding service and expertise as public insurance adjusters. Our company, Broadway Capital LLC, had the unfortunate experience of a fire at our commercial building located at 9524 S. Main Street, Los 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

# AdjustFirst

Public Insurance Adjusters

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,



Ana Hernandez

**Get The Maximum Payout**

**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.

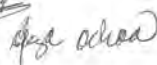
Their expertise and dedication were evident from the outset. Mr. Hernandez was quick to act, negotiating diligently on my behalf. His efforts led to a swift and favorable settlement for the policy limits concerning the separate structure and personal property. Furthermore, he successfully negotiated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



# AdjustFirst

Public Insurance Adjusters

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.

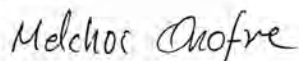
Edward Hernandez's representation of Adjust First showcased deep knowledge about insurance claims and damage assessment. His expertise was evident and truly impressive. With Edward at the helm, Adjust First worked diligently, ensuring every aspect of our claim was properly addressed and communicated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



Melchor Onofre

**Get The Maximum Payout**

**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

# AdjustFirst

Public Insurance Adjusters

September 7, 2023

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

To Whom It May Concern,

My name is Josua 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.

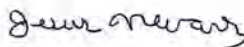
There were numerous complexities with my claim, many of which I was unfamiliar with. Edward took the time to explain each step of the process to me, ensuring that I was informed and comfortable with the decisions made. His ability to communicate effectively, not just with me, but with all parties involved, 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,



Josua Nevarez

**Get The Maximum Payout**



**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

# AdjustFirst

Public Insurance Adjusters

Oscar Cespedes  
22617 Palm Court, Santa Clarita, CA 91390

October 1, 2023

Adjust First, Inc.  
9125 Long Beach Blvd.  
South Gate, CA 90280

To those who've faced the heartbreak of home damage,

I want to share my recent journey and offer hope in the form of two incredible individuals: Mr. Frank Arbiso and Mr. Edward Hernandez from Adjust First Public Insurance Adjusters.

My name is Oscar Cespedes, and I proudly serve our community as a fireman. Like some of you, I also felt the heart-wrenching blow of a disaster in my home, leaving me with a space I couldn't live in. To add salt to the wound, the unexpected happened - my insurance company, Farmers Insurance, started questioning my claim. They sent over a reservation of rights letter, a move that seemed like they were trying to find an escape route from covering my home's damages.

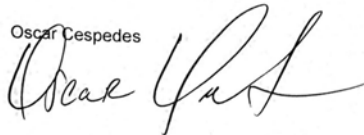
But here's where the silver lining comes in: Mr. Arbiso and Mr. Hernandez. These two gems from Adjust First stepped in, thoroughly assessed the damage, and went toe-to-toe with the insurance complexities I was up against. Their expertise and commitment turned the tides in my favor, ensuring that my insurance didn't leave me high and dry. They lightened a burden that felt insurmountable at first.

Being in the fire service, I've seen the anguish that unexpected home damages bring. It's times like these when you truly understand the worth of having someone skilled and genuine by your side. Frank and Edward from Adjust First are those 'someones' I'd recommend to anyone in a heartbeat.

From the depth of my heart, I thank Mr. Arbiso and Mr. Hernandez. Their sincerity shines through their actions, and their results tell the story of their dedication. If you ever find yourself in a similar situation, don't hesitate to call upon the services of Adjust First Public Insurance Adjusters. They're lifesavers in more ways than one.

In appreciation and gratitude,

Oscar Cespedes



**Get The Maximum Payout**

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





# AdjustFirst

Public Insurance Adjusters

## *Best Western Summit Inn Inc.*

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.

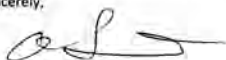
Mr. Arbiso's role in negotiating with our insurance provider, Century Surety Company, was nothing short of remarkable. His thorough understanding of the insurance industry, combined with his negotiation skills, resulted in a settlement far exceeding my initial expectations. His diligence and tenacity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

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13337 South Street, Suite 569, Cerritos, Ca 90703 • Phone (562) 860-2028 • Cell (562) 787-5558

## Get The Maximum Payout

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 Arbiso, 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.

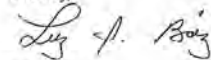
The level of customer service provided throughout this process was exemplary. Every interaction with your team, especially with Edward Hernandez, was marked by professionalism, empathy, and a deep understanding of my needs as a client. This level of service is rare and deserves special recognition.

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,



Isabel Baez

# AdjustFirst

Public Insurance Adjusters

## 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

---

13337 South Street, Suite 569, Cerritos, Ca 90703 • Phone (562) 860-2028 • Cell (562) 787-5558

## Get The Maximum Payout



## 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 Չերևանդեց և Ֆրանկ Արքիսոն, առաջարկեց բարձրակարգ ծառայություն Travelers Insurance-ի իմ ապահովագրական դատի սկզբից: Էդվարդ Չերևանդեցը, ով դեմքային կապի միջնորդությամբ էր զբաղվում, առաջարկեց բացառիկ մասնագիտականություն և համատեղություն՝ կապվելով բոլոր կողմերի հետ: Նրա մեջ նկատվում էր հոգատարություն և երբայրաբարություն ամեն հանդիպումում՝ հեշտացնելով բարդ պրոցեսը:


Ֆրանկ Արքիսոնի հանդեսանցը 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 կասում: Նրանց ուղեկցությունը հետաքննության պրոցեսում, նրանց մասնաժամանակ 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 հոգը նրանց դատում է իրենց դաշտում:

Խնդրում եմ կապվել ինձ հետ՝ այլևս հավաստիանքով նրանց հիմնադրությունները:

Խորհրդանշապես,



Mike Tsaturyan  
Owner, Just Collision Center, Inc.

# AdjustFirst

Public Insurance Adjusters

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

**Get The Maximum Payout**

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



# AdjustFirst

Public Insurance Adjusters

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.

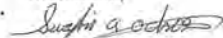
Su experiencia y dedicación fueron evidentes desde el principio. Adjust First actuó rápidamente, negociando diligentemente en mi nombre. Sus esfuerzos llevaron a un acuerdo rápido y favorable para los límites de la póliza en lo que respecta a la estructura separada y la propiedad personal. Además, negoció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

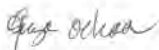
La resolución lograda por Adjust First Public Adjusters, liderada por Edward Hernández, proporcionó un inmenso alivio durante un momento de gran estrés. Su capacidad para manejar todo de manera eficiente y efectiva me permitió concentrarme en reconstruir y avanzar.

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



**Get The Maximum Payout**

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 senti 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.

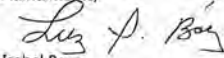
El nivel de servicio al cliente proporcionado a lo largo de este proceso fue ejemplar. Cada interacción con su equipo, especialmente con Edward Hernandez, estuvo marcada por profesionalismo, empatía y una profunda comprensión de mis necesidades como cliente. Este nivel de servicio es raro y merece un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

# AdjustFirst

Public Insurance Adjusters

## Level The Playing Field Maximize Your Settlement

The insurance expert, usually a contractor, receives daily assignments for new work and consulting. The daily work brings in income and profit. The consulting service is the price they pay to keep on the insurance companies' good side. The insurance carrier knows that they will need an expert to consult when there are disputes as it relates to cause, damage, and repair.

It is difficult for an insurance expert to be completely unbiased. A truly honest expert will not be called on by the insurance carrier since it costs more money to pay a claim accurately than to omit items.

Surprisingly, when an adjuster, agent, insured, and for that matter, an expert has a personal loss, in many cases, I am contacted to negotiate against the insurance carrier. This, of course, is under extreme confidentiality, as they stand to lose their account with the insurance carrier.

Why would an expert contact a Public Adjuster simply because they know the insurance company underbids the claims? They also are aware that as soon as they go against the insurance carrier, they may be removed as a vendor.

During a recent meeting with an insurance adjuster, the adjuster mentioned a loss he had at his home. The first thing his manager asked him was, *"you don't have your insurance with us, right?"* Surprised, he told him, *"yes, why?"* The manager knew that it was their job to pay as little as possible, therefore, having insurance with the same carrier that he was employed for would create a significant conflict. The insurance carrier is trying to pay the least, and the insured is trying to get paid the most.







## **Contact Us**

How to contact us for  
assistance

[www.adjustfirst.org](http://www.adjustfirst.org)

# AdjustFirst

Public Insurance Adjusters

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John 3:16



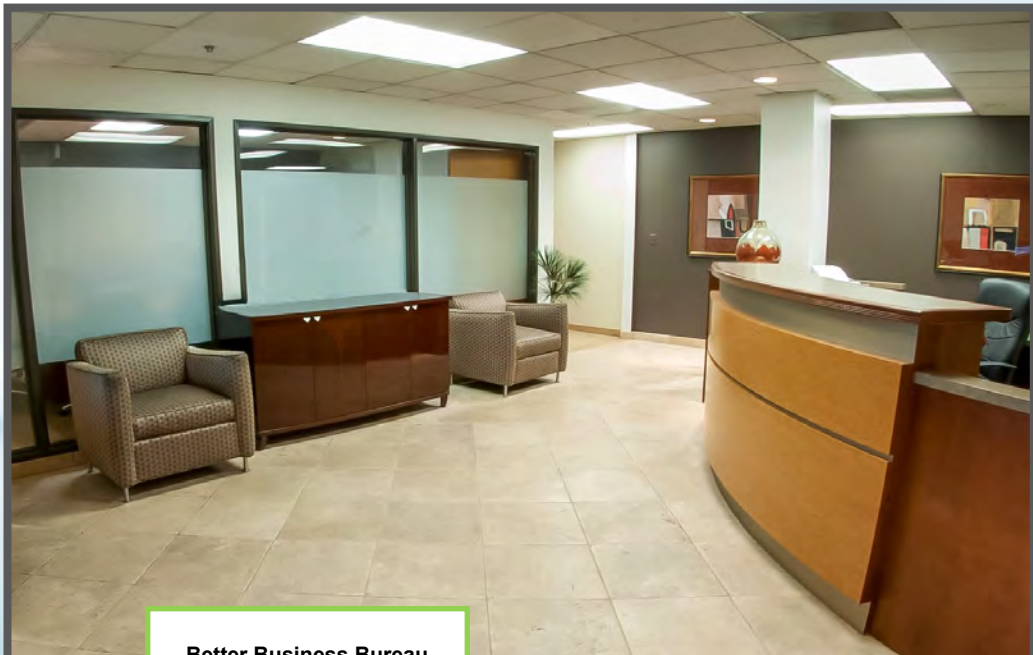
# ADJUST FIRST, INC.

14241 Firestone Blvd., Suite 400 | La Mirada, CA 90638 |

9125 Long Beach Blvd. | South Gate, CA 90280 |

Phone: (323) 249-2255 | Fax: (562) 800-0319 | Email: [claims@firstadjust.com](mailto:claims@firstadjust.com)

Public Adjusters - California #2189720, Nevada #3766210, Rhode Island #3001772517, Utah #909560



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Public Insurance Adjusters

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**IICRC**  
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and Restoration Certification



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# AdjustFirst

Public Insurance Adjusters

[www.adjustfirst.org](http://www.adjustfirst.org)



**AdjustFirst**  
Public Insurance Adjusters

**Don't Navigate An Insurance Claim Without Calling Us First**

Minimum Settlement	Maximum Settlement	Minimum Settlement	Maximum Settlement	Minimum Settlement	Maximum Settlement		
\$1.0	\$945	\$639	\$1.7	\$727	\$886	\$1.1	\$1.1

**Get The Maximum Payout**

**Level The Playing Field**

**We Work For You**

**Get Paid What You Deserve**

**A Few Of Our Satisfied Customers**

# Level The Playing Field Maximize Your Settlement



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