Randy Gower
Adjusters International
4676 Commercial St SE, Box 289
Salem, OR 97302

December 19, 2013

Bret Kifer
40018 NE Christensen Rd
La Center, WA 98629

RE: Our loss, and your assistance

Dear Randy,

When we lost everything we owned a year ago, we had no idea the emotional rollercoaster and abuse to come. This has certainly been the most trying, and vulnerable time in our lives. I get angry when I try to imagine where we would be had you and your team not showed up to help us. On Thanksgiving I sent you and Dave Droubay a text expressing my thankfulness that I hired you. Words cannot express how grateful we are that Dave was there while the ashes were still smoldering and that he wouldn't give up on trying to help us, for weeks after I tried to brush him off. As the year end draws near, I reflect on the past year and I have to expound on my gratitude.

We have learned so much from this experience. Like everyone, we slept well at night knowing we were protected with a large homeowner's policy. We all hear stories of how badly insurance companies treat their insured during a widespread catastrophic loss, but you never think it would happen to you. Then it does, and you quickly realize your insurance company is not sending over the nice people you see in their commercials, who immediately help you get your life back to where it was before. They are a corporation whose goal is to maximize profits and minimize loss. The truth is that your life will never be the same; and if you leave it to them, they will leave you a shell of your former financial self.

We knew nothing about line item inventory, age and condition, depreciation, ACV, or appraisals; but we do now. We would have never been able to inventory as much as we did, or put it in such a comprehensive, concise format as what you created for us. We certainly would not have been able to price it out like you have done; and more importantly, support it with comps. Who starts on their inventory right away, when they have no clothes, make up, pet supplies, licenses, debit cards, toiletries, etc? After all of the shopping for essentials while still in shock, you have to start trying to remember everything you had. I doubt most people could remember half of the things they have in just their bedroom; let alone their entire home, if they were tested.

We were surprised at the stark contrast between the friendly agent we have known for 7 years, and the claim's adjuster. We had no idea our agent had zero control, or influence, over anything once a claim is made. The adjuster had zero interest in anything other than saving the company as much money as possible. It is truly every man for himself when there is a loss!

We cannot believe that the insurance company's adjuster insisted our home had a replacement cost value of $257k and gave us an actual cash value settlement of $122k, after applying their own depreciation. Your tireless fight to put together estimates for the actual $420k it will cost to replace our home, then getting an actual cash value agreement of $386k, (a 316% increase!) will be appreciated forever. It is so rare to find someone so passionate about helping others as they would themselves. We would have NEVER been able to do this by ourselves, and I am known for my formidable charm.

Randy, your experience and knowledge are invaluable. Your compassion, consideration, and attention to detail, have turned what could have been a horrible, charred time in our life, into what could be the best thing that ever happened to us. Having been a funeral director, and helping hundreds of families at what is often the worst point in their life, I know the amount of work and care you put into your job. We are so grateful that you found us, and picked us up. You are our hero.

Sincerely,

Bret and Jenna Kifer