

CAPARELL'S ITALIAN CUISINE

1428 1st Ave. San Diego, CA 92101

619-237-8883 Office

April 6, 2006

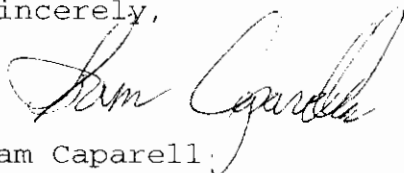
Re: Residential House Fire

Dear Pacific Public Adjusting,

This is the fourth time that you have helped me and my family with a major insurance claim over the course of the past ten years. Again, I am grateful for the pride and diligence that you and your company have in your work as I am again very satisfied with what you have done in my behalf. I am always amazed as to how an insurance company is willing to try and pay as little as possible in settling a claim. I have seen for the fourth time now how your services get a settlement far greater than what the insurance company is willing to pay. To be honest, I frankly do not know how people deal with a major insurance claim without your assistance and expertise.

I would highly recommend anyone with an insurance claim to use your services and would invite anyone to call me for a reference.

Sincerely,



Sam Caparell

Owner

April 19, 2005

Pacific Public Adjusting
27919 Jefferson Ave. Ste 203
Temecula, CA 92590

Dear Pacific Public Adjusting,

I wanted to express my feelings regarding my claim with First American Insurance and the help you gave me during the claim process.

First of all, with my work and being on the road so much, it would have been very difficult for me to deal with all the details involved in settling my claim. I was also surprised to think my insurance company was trying to deny my claim by saying that I was somehow committing fraud. This whole experience made me realize you have to be very careful when dealing with insurance companies because they will do whatever they can to avoid paying money they owe in a claim situation.

I have to thank you for all your help and professionalism when dealing in my behalf with my insurance company. To think that without your help, I would have ended up with nothing because of the unscrupulous tactics of my insurance company, helped me realize what an asset your company really is.

Thank you again for all your help.

Sincerely,

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

Dena Culver

Ronald and Nell Whitt
2740 Bernardo Ave
Escondido, CA 92025

March 3, 2006

We would like to thank Pacific Public Adjusting for representing us and for negotiating our property insurance claim with Wawanesa Insurance Company.

Pacific Public Adjusting worked with us, our insurance company, and a variety of construction professionals in securing what we believe is a satisfying settlement for our property loss.

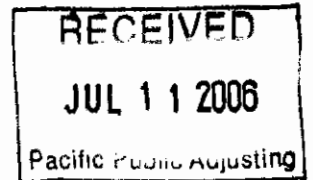
We recommend the adjustment services of Pacific Public Adjusting.

Sincerely,



Ronald and Nell Whitt

Armando and Patricia Campa
2685 Bratton Valley Road
Jamul, CA 91935



May 30, 2006

Dear Pacific Public Adjusting:

We would like to thank your adjusting company for staying with us for the past two and half years while we worked at getting ZC Sterling, our insurance company, to fairly settle our claim.

We appreciate the fact that, even though the insurance company dug in their heels and even hired an attorney to try and close this claim without paying more than their adjuster's \$27,379.03 repair estimate, you were able to negotiate a total settlement for our detached garage and BBQ set for \$69,256.95.

So thank you again for your effort on our family's behalf. We will be sure to recommend your company to others with similar insurance settlement disputes.

Sincerely,



Armando Campa

2/26/06

RECEIVED
MAR 02 2006
Pacific Public Adjusting

MARSHALL & GREE-

I REALLY APPRECIATE YOUR KIND ASSISTANCE
IN SEEKING CLOSURE IN MY CASE WITH
ALLSTATE.

I WILL CONTINUE TO PASS ON THE GOOD WORD
OF YOUR EXCELLENT SERVICES TO ALL OF MY
FRIENDS & FAMILY.

PLEASE FEEL FREE TO CONTACT ME FOR ANY
TESTIMONIALS OR REFERENCES FOR YOUR
BUSINESS.

THANK YOU AGAIN!

SINCERELY,

MARCUS CHANG

DataTel

COMMUNICATIONS

7503 Girard Ave. La Jolla, CA 92037
(619) 459-4000 FAX (619) 459-5226
License No. 727747

April 22, 1997

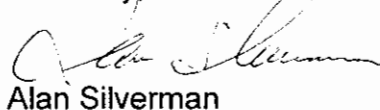
Dear Marshall,

I am writing to thank you for "seeing through" the protracted insurance claim on my apartment building. I had no idea that it would become so mired, particularly with the influence of some individual personalities at the insurance company.

In any event, I am convinced that I would not have received anywhere near the settlement amount that you were able to obtain, had I attempted to negotiate this claim myself (despite the fact that I represented myself as an excellent negotiator). It is clear that your nominal fee is being paid out of "found money" and I was spared the task of having to deal directly with the insurance company and the myriad of paper work.

I very much appreciated your professionalism and I will definitely call upon you again should another claim arise in the future.

Sincerely,



Alan Silverman

Sam Koutchesfahani, Psy.D.

Heavens Gate Mansion
18239 Paseo Victora
Rancho Santa Fe, CA 92067

January 28, 1997

Mr. Marshall Benson
Pacific Public Adjusting
800 Grand Ave Suite A-10
Carlsbad, CA 92008

Dear Mr. Marshall Benson,

I want to take this opportunity to thank you for tremendous amount of time and hard work in handling Heavens Gate Mansion claim against the insurance company.

I definitely feel what has expired within the last nine months in dealing with the insurance company I would have not been able to get as far as I have without your good offices as my public adjuster.

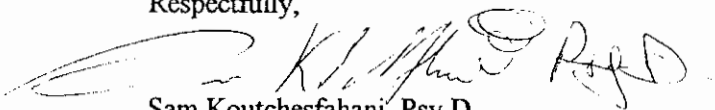
I am very refreshed to have you on my team to work in mutual understanding and cooperation with my attorney and consultant Mr. Chris Coburn and Mr. Randall Bell respectively.

You are honest, compassionate, competent individual. Your honesty allows you to be a great facilitator between the policyholder and the insurance carrier. I believe insurance companies have a great amount of respect for your knowledge and experience. This allows you to settle most claims in timely fashion in the favor of the policyholder.

You are very organized, detail orientated, and follow through with tasks at hand. I have observed your public relation skills. You have handled every situation in this seven figure claim with professionalism and courtesy.

I would recommend you and your good offices to any individuals or businesses who may some day have claims against insurance companies.

Respectfully,



Sam Koutchesfahani, Psy.D.
Psychologist

Randall Bell, MAI
License AG001672
Joseph B. Hacussler, MAI
License AG018524



Orell C. Anderson
License AG025180

October 8, 1997

Mr. Marshall Benson
PACIFIC PUBLIC ADJUSTING
800 Grand Avenue, Suite A10
Carlsbad, CA 92008

Re: "Heaven's Gate" Mansion
Rancho Santa Fe, California

Dear Mr. Benson:

It was a pleasure working with you on the insurance issues related to the "Heaven's Gate" Mansion. While I know that the owner could have selected one of numerous public adjusters, I believe that you possessed the expertise to handle the many complex issues associated with this situation.

I was impressed with your knowledge of insurance issues, and appreciated your prompt attention to my many questions. Your detail and analysis were very helpful in understanding the full scope of property damages.

Thank you again for all your time, energy and assistance in this matter.

Very truly yours,

Randall Bell, MAI



Bruce Parker
Pat Parker
4737 Elm Tree Drive
Oceanside, CA

Hello Marshal

I had to write to thank you for the tireless effort that you did in my and my father's behalf after the fire on December 14, 1999. As this was around Christmas it was not a good time. While no time is good this made it worse than normal. My father was on a trip to Las Vegas and returned to find out the car had caused the house to burn.

Marshal found us a nice place to stay the first night. My cat was saved so we needed a place that would accept our feline family member. Marshal got us a very nice room at the residence Inn in Carlsbad.

Barbara his front office assistant was also very good to us. They were both always prompt and courteous in their dealing with my father and me. Barbara helped with the home inventory. You never realize how much stuff you accumulate over the years! Many of the things she mentioned I would have forgotten to claim, as I did not remember until prompted. Marshal also did the claim for my car and trailer.

Later Marshal helped in my dealings with the contractor. Our home was rebuilt to modern and in some cases custom standard as we had things put in by the builder that can only be done when you are down to the framing. A particular delight was having the surround sound wiring in the walls instead of under the carpets as it was before the fire. Phone plugs in every room including the bathrooms was a nice touch that really improved the home. My father is in his eighties and cannot 'run' to the phone when it rings.

Thank You

Bruce and Pat Parker

PUHL CONSTRUCTION, INC.

20 January 1999

Pacific Public Adjusting
800 Grand Avenue, #A10
Carlsbad, CA 92008

Dear Marshall,

Probably one of the greatest fears that an income property owner has is fire. Everything happens so quickly, and in our case there was no exception.

Repairing the damage was a matter of routine in the construction business. Building buildings and putting things back together is an everyday occurrence in my profession. Insurance matters are another thing. That's where you came in. With your expertise in dealing with the insurance company all I had to do was sign on the dotted line.

What amazes me is that the insurance company needed to be reminded often that what I pay for is what I deserve and nothing less. A difficult job and well done. Thank you, thank you!

Sincerely,



Kurt Puhl

Law Office of John Caparell

110 West "C" Street Suite 2000
San Diego, California 92101

Phone (619) 234-9212
Fax (619) 234-9166

August 17, 1999

Marshall Benson
PACIFIC PUBLIC ADJUSTING
800 Grand Avenue Suite A-10
Carlsbad CA. 92008

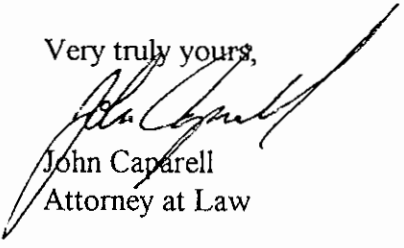
RE: Fire Loss at 1468 First Avenue, BRUNSWICK HOTEL

Dear Marshall:

Let me begin by saying Thank you and your wonderful staff Barbara for obtaining the recovery from our carrier Golden Eagle. The recovery Marshall obtained for us was far in excess of what they had offered to settle our case. Enclosed as per our agreement with Disaster Master is a check for \$ 3,000.00 made payable to Disaster Master, for payment in full for the services rendered at the above address.

In light of the three months of negotiations with Golden Eagles representative we are very pleased with the results you achieved. I have informed my mother of your efforts and she sends her blessing and says you can come for dinner at your leisure when you are down in our area. Thanks for everything and I hope to see you in Baja soon.

Very truly yours,



John Caparell
Attorney at Law

GOEDHART PROPERTIES

2120 Avenida De La Playa
LaJolla, CA 92037
(619) 456-2290

February 27, 1998

Pacific Public Adjusting
800 Grand Ave. Ste. A-10
Carlsbad, CA 92008

RE: Apartment complex at 8110 Camino Del Sol, LaJolla, CA 92037

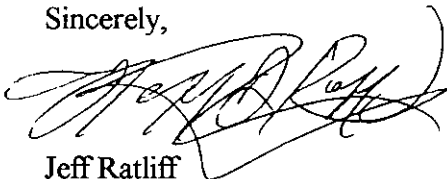
Dear Marshall,

Despite the craziness of all the events that took place at the time of the fire, we would like to thank you for a job well done.

As you know, our agent who sold us the policy insisted that we would not need you and that we should just let the insurance company adjuster take care of us. Had we known that they would come up with a ridiculous low ball bid that ended up being 120% less than what you were able to settle for, the decision for you to represent us would have been much easier. We thank you for helping us realize just how the insurance adjusting process operates and appreciate you sitting in the drivers seat when it came to dealing with all that was involved in getting us our settlement. We especially appreciate you going the extra mile when the insurance company mistakenly put a mortgage company name from another property on the settlement check and you again pulled through with flying colors and got everything corrected.

When it comes to adjusting insurance claims, we would definitely recommend using you as a public adjuster.

Sincerely,



Jeff Ratliff
Goedhart Properties