

Asociación de Residentes Villa Marina Village

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To Whom It May Concern:

After Hurricane Maria in 2017, we contracted Caribbean Adjusters International as our Public Adjusters. Their principals, Luis Esteves and Denise Love, began a very challenging job in order to process the insurance claim for the damages caused to our condominium.

Throughout the process, the breadth and depth of their knowledge, access to supporting teams, combined with a proven reliability, proved to be a success towards an excellent appraisal of damages. This was evidenced by the settlement we received.

Their persistence and excellent negotiating skills advanced our insurance claim during a very difficult time in Puerto Rico where, as of today, there are still many condominiums that have not yet received a settlement from various insurance companies.

I also praise the excellent work done by Ms. Love in helping us with the distribution plan. Her expertise and experience proved to be a great asset that led to effective outcomes.

Given our experience from the contractual engagement with CAI, I am happy to confidently recommend them as Public Adjusters.

Sincerely,

Miriam Montanez

HOA President

Villa Marina Village

Fajardo, Puerto Rico