

# BALDWIN COMPANY

## Property Loss Recovery Experts

*Our clients tell of the dollar-differences between the initial offers they received from their insurance carriers and the final settlement The Baldwin Company was able to help them obtain:*

"Their adjuster's estimate fell far below that which you and your firm estimated, with the consequence that the insurance company upped its ante by an amount sufficient to get the repairs done completely, *and* pay you. As you can imagine our Board of Directors is delighted with the end result!"

Ed Jones, Property Manager  
*Linksider Townhouse Owners' Association*  
Wilmington, NC

"We have learned a good lesson about how the insurance company will try to keep all they can when we have a loss. You helped us recover almost \$150,000 more than the insurance company had agreed to pay. I am glad someone told me about The Baldwin Company. Otherwise, we may never have been able to recover the money owed us."

John W. Grice, Jr.  
*skating rink building in Shelby*  
Gastonia, NC

"Even though I have been active in the business world for the last 40 years, I was completely unprepared for what happened. Due to the magnitude of our loss, we were in shock and were not properly focused enough to accept the complexity and burden of settling our claims while still continuing our operations in undamaged areas. Plus we had no experience in settling business-interruption claims.

"The difference between the settlement you obtained for us and what we would have settled for without your involvement made your fees the best investment we have ever made. Not only were we satisfied with the settlement you brought to us, but so was our insurer. When all involved can walk away happily from a close to a million-dollar loss, management of the claim was well done. And this is what you did for us."

Maurice Fox  
*Fox Music House*  
Charleston, SC

"Wes, I would again like to commend you on the fine settlement on our fire loss. The \$226,000 was more than twice the original offer made by the insurance company before you got involved."

Ray Thompson  
*Spartanburg Herald-Journal*  
Spartanburg, SC

"As it turned out, hiring you was absolutely the best thing that I could have done. I had no idea how impossible it would have been if I had tried personally to deal with the insurance company. I would have been completely at their mercy. Your expertise and knowledge was probably worth at least \$100,000 to me that we would not have received if it were not for The Baldwin Company."

Jack D. Morris, Jr.  
*Morris Furniture Distributors, Inc.*  
Columbia, SC

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"It's entirely possible that my business would not be in existence today, if I hadn't had the pleasure of meeting you during my trying times following Hurricane David at the beach. I'm trying to recall all of the settlements you have since received for all of our related companies through the years. I definitely remember that first one in Myrtle Beach: when you assured me that you could get me more than the \$300,000 the insurance company's adjuster had offered for our beachfront hotel; at the time, I didn't see how anybody could get me a better settlement. But anyway, you did – you were able to obtain a settlement of over \$1,000,000 for us. I was very pleased with that, as I have been with the settlements on the mall property and our other hotel claims. It is quite comforting to know that if I ever have a problem with insurance in any way, you are always just a telephone call away."

Gordon E. McMeen  
*Oceanview Associates*  
Charlotte, NC

"After the fire destroyed our 45-year-old stained glass studio, we were devastated. We were also very uneducated in how the insurance claim process would work. After meeting with the company adjuster and hearing his low estimated projected settlement, we were frustrated and discouraged. But when your staff came in and took over, you obtained a settlement for us that was almost double what was offered by the adjuster."

C. A. Laws and The Laws Family  
*Laws Stained Glass Studios, Inc.*  
Statesville, NC

"On my own, I was over-depreciating and under-valuing the contents, and I had let the company adjuster bluff me out of the 'lost rents' provision of my policy. Plus, I had made a poor choice of contractor to give me a building-damage estimate. By hiring The Baldwin Company, you saved me about \$20,000 – probably much more, and you also saved me a lot of negotiating in some very unfamiliar territory. Your help has been worth far more than your fee."

Thomas A. Willis  
*8-unit apartment fire*  
Augusta, GA

"We would like to thank you and The Baldwin Company for a job well done. We really feel like we received a lot more – probably twice as much – in settlement by having The Baldwin Company represent us."

Charles A. Myers  
*TireTown & Automotive Service, Inc.*  
Marietta, GA

"I wish to express my appreciation of your organization's outstanding handling of our insurance claims related to last year's fire in our chemical manufacturing facility. I am certain that the receipts of over \$1,000,000 which you were able to negotiate far exceeded what we would have been able to accomplish on our own."

Robert E. Robinson  
*Lindau Chemicals, Inc.*  
Columbia, SC

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"I guess what I'm really trying to say is that the support documentation which you were able to obtain and compile could never have a true value placed on it. Through your sincere efforts in handling this claim for us, we were able to concentrate our total energies on getting back into business much quicker. As you know, the settlement that you were able to obtain was many times what the insurance company had offered."

W. H. (Harold) Denny  
*Art Industries, Inc.*  
Concord, NC

"Just like a big brother, The Baldwin Company stepped in to hold our hands and lend invaluable guidance, advice, and support. On a close to a half-million dollar loss, we estimate your savvy negotiations produced \$100,000 over and above what we could have successfully negotiated on our own.

"What is just as important, however, is the way you understood the mental anguish we were suffering through, as evidenced by the almost daily phone calls to keep us informed – even if the only 'news' that day was that you were still waiting for the company adjuster to return your call. This showed a true understanding of the stress we were feeling while waiting in limbo for the resolution of our claim. You can't put a dollar amount on the value of that kind of caring and support.

"Hiring The Baldwin Company was the smartest thing we have ever done and more than worth every penny of your fee."

Gary and Kathy Smith  
*Putt-Putt Golf and Games of Anderson*  
Anderson, SC

"Bottom line, we'd have never gotten a fair settlement from the carrier without your help. Your assistance added over \$165,000 to the final settlement. Next time we have a loss of any magnitude, we will retain your firm right from the start."

Kip Darling  
*The Docksider Inn – Oceanfront*  
Kure Beach, NC

"The involvement of your firm through the appraisal process allowed us to receive an award that was almost double the insurance company's 'final offer.' Thank you again for all of your assistance in this matter, and be assured that you will be the first one that I call if anything like this ever happens again."

Carl H. Wall, Jr.  
*Wall Lumber Company*  
Morganton, NC

"When we had water damage at The Doctors Building, we elected to employ Baldwin to assist us in settling our insurance claim. It was probably the wisest action I have taken since becoming Property Manager there. We recovered double the amount originally quoted by the insurance company, and we had to have virtually no involvement with any procedure during the settlement process."

Diane B. Cazalas  
*Kuester Realty & Management Co.*  
Charlotte, NC

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"Our church had the unfortunate experience of losing our sanctuary to fire, which needless to say was a frustrating and traumatic experience for our congregation and their pastor. However, this ordeal was made more bearable by the quality professional service that we received from The Baldwin Company in negotiating a fair settlement with the insurance carrier. We feel we received twice the settlement we would have gotten had we tried to settle the claim ourselves."

Pastor Forrest E. "Dick" Whitener  
*First Wesleyan Church*  
Bessemer City, NC

"Following our fire, it became evident early on that we would need assistance in protecting our interests in this company. The settlement The Baldwin Company achieved for us was almost double what the insurance company had offered, and much closer to the actual amount of loss suffered. We were impressed by the knowledge, professionalism and genuine concern express by your company and want to thank you all so much for your patience, time, and consideration.

David M. Lefler, Jean C. Lefler  
*Henderson Retreaders*  
Henderson, NC

"The trip to our store that night of the water damage and subsequent collapse was as upsetting an experience as I have ever encountered. Flooded with water, no light, everything in terrible condition – until the next day there was a bright ray of hope when one of our customers, Don Foster, called us to tell us he could help us out. The Baldwin Company took over, and with our approval, handled everything for us. They were able to obtain at least twice the amount we would have been able to, had we not let them handle it for us. I cannot have enough praise for this company."

Fred E. Morrison  
*K-Town Furniture Company -  
Carolina Interiors Store*  
Kannapolis, NC

"When first contacted by your offices, we did not envision the fact that our insurance company would give us any problems whatsoever. Needless to say, when they came back with an offer of \$121,000, we were stunned. Thank goodness your office contacted us again. The settlement of \$197,000 effected by you was fantastic! We strongly urge anyone who has suffered a loss to retain your services immediately."

W. M. "Burrhead" Odom  
*Farmers Tobacco Warehouses*  
Ahoskie, NC

"Thanks to your help and hard work, we recovered several hundred thousand dollars more. In the future, our firm will be hiring The Baldwin Company for our clients' property-damage claims."

Phillip A. Mullins, IV  
*Thomas, Ferguson & Mullins, Attys at Law*  
Durham, NC

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"Prior to engaging your service, the insurance company had only offered \$20,000. As a result of your professional handling of this matter, we effected a settlement of \$120,000. Needless to say, if we should suffer a similar loss in the future, I would engage your services prior to our attempt at negotiating a settlement."

John H. Cutter, III  
*Attorney at Law*  
Charlotte, NC

"The Baldwin Company competently assessed the amount of the claim and confidently tendered it to the insurance company. Their expertise in such matters accounted for a larger claim than I would have calculated. I tended to see only the damaged inventory and equipment, but The Baldwin Company saw the whole picture. The sizable, timely settlement from the insurance company proved that I had made the correct decision in hiring your company."

Kaz Syta  
*Catawba Valley Machinery Company*  
Hickory, NC

"You certainly enlightened me when you showed me that you were able to get a settlement from three to four times what the insurance company adjuster had originally offered. I only wish I had known of you and contacted you immediately after my fire, rather than going through the agony of dealing with the insurance company adjuster for several months before I had a friend recommend your company."

"I hope that I never need your services again, but if I do, I will call you immediately and not wait until I have exhausted all possibilities of settling with the insurance company adjuster."

R. D. (Bob) Reed  
*Reed Supply Company –*  
*Precision Components for Builders*  
Thomasville, NC