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Ken Crown  
The Greenspan Company/Adjusters International  
Two North Second Street, Suite 1215  
San Jose, CA 95113-1310

Date: 24 March, 2005

Dear Ken,

At our first meeting, amid debris in our backyard after our house fire, your offer to help navigate the insurance maze to get our home rebuilt and our lives back together was very welcome. With a sense of relief we retained you and Greenspan Company with the hope we would have a knowledgeable advocate and representative who would make the process easier. Now, with our house rebuilt, we can say in hindsight how glad we are that we did that.

Your familiarity with insurance procedures, wide network of acquaintances in the industry, personal integrity and willingness to work with all four of us has been critical in making this process successful for all. One of the best examples of this was right after you joined us just a few days after the fire. We were frustrated and dissatisfied with the initial slow response by our insurance representative. The day after we signed our contract with you we had a different insurance representative, started walk-throughs of the house with several different people to determine the extent of damage, and you began educating us as to what to expect and what we could do to make things go forward. When we had questions, whether legal or otherwise, you found answers. When we needed more information, you got it. There is no doubt that our ability to rebuild our house is due to your hard work in securing a fair settlement.

We are a group of four strong-minded individuals who built that house ourselves to our own high quality standards—it is to your credit that you maintained a patient attitude, trying to accommodate four “out-of-the-ordinary” homeowners within the context of an insurance world at first so foreign to us. Any relationship includes stresses, disagreements, and frustrations, especially in difficult circumstances; certainly we had our share. But it is to your credit that you “hung in there” to see this through to completion, all the while continuing to explain to us how these things work and trying to find ways to make the outcome acceptable to all. We can’t say that recouperating from our loss was a pleasant experience—but we certainly can say that you personally helped to make it much better than it might have been and we are truly grateful for your efforts. Perhaps most telling about your role in this process is that we can look back over the process, shake our heads and laugh about it, and smile when we think of you. Your assistance was invaluable, and we thank you for it. We already have recommended you and The Greenspan Company to others, and would do so again.

With much appreciation and heartfelt thanks,

  
Judy Fierstein, Rich Schouboe, Peggy Bruggman, and G.J. Scove