



Wednesday, May 11, 2005

Mr. Gordon Scott, President
The Greenspan Co./Adjusters International
400 Oyster Point Boulevard
South San Francisco, CA 94080

Dear Mr. Scott,

In October 2004, our state-of-the-art surgical practice suffered extensive water damage. Paralyzed by the total impact of the calamity on our business and personal lives, we took time to research and engage the most qualified, experienced and reputable professional loss consultants to handle our insurance claim.

Securing services of the Greenspan Company, Adjusters International, our goals were straightforward if not necessarily simple:

- 1) To protect our sanity and quality of life
- 2) To minimize losses to our business
- 3) To delegate any and all unpleasant logistics of the claim to true professionals
- 4) To fully understand our insurance policy, its implications and the process
- 5) To expedite the claim process and recovery
- 6) To collect a fair settlement without costly litigation
- 7) To recover Greenspan's fee in the settlement

Once we delegated complexities of our insurance claim to the Greenspan's highly specialized experts Paul M. Migdal, Esq., Tehs Ferrer CPA and the rest of their well-coordinated team, we could sit back, relax, and witness their diligent concert-like work on our behalf. Our life returned to normal. When asked how we had handled such a stressful event with so much poise, our answer is the same – we had the best representation we could wish for.

Our claim became Paul's mission. He was available day and night, using his many talents to protect our interests, relentlessly fighting insurance company's attempts to stall or minimize their liability. He secured the most desirable results imaginable. In the end we were able to collect multiple times more than initially estimated.

Thanks to Paul's multifaceted experience, inside knowledge of the industry, exquisite organizational, negotiation and presentation skills, all our original goals were met or exceeded. How often does such a positive outcome happen even in the best of circumstances, when one does not face a major devastating event?

Periodontics & Implants

Stonestown Medical Building, 595 Buckingham Way Suite 320, San Francisco CA 94132
415-242-9999 415-520-9998 Fax MyPerio.com



We have no doubt that we would have never received a fair settlement without the Greenspan Loss Consultants. Insurance companies are accomplished in securing their self-interests and profits. Vulnerable insureds, on the other hand, are at a huge disadvantage facing insurance company's antics during once-in-a-life-time shocking event, hardly in position to win favorable settlement on their own.

We thank and praise Paul and Tehs for all their hard work, unequalled loyalty, eternal patience, support and optimism. Without reservation we recommend the Greenspan Loss Consultants to any individual or complex business facing misfortune. Having gone through this experience, we are convinced that no one should ever be without the benefit of the Greenspan's expertise and that favorable settlements will surpass client's expectation and justify fee many times over. Plus, with that confidence, one gets to reclaim his or her personal and professional lives and sleep well.

Sincerely,

Georgios Kiurtsidis MD DDS
Katarina Bakerova MD DMD

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