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The Greenspan Co./Adjusters International 400 Oyster Point Blvd, Suite 519 South San Francisco, CA 94080

I am writing this reference letter to commend you and The Greenspan Co./ Adjusters International in your remarkable efforts to resolve and settle our claim with our insurance company. At the inception of this claim we were very skeptical in hiring a public adjuster as one of our relatives was an insurance agent. We felt very comfortable that our insurance company would take care of us and look out for our well-being. We were wrong. Shortly after the fire our family started experiencing needless scrutiny by the insurance company. In fact, it resulted in a reservation of rights. At that point I was introduced to you and Steve Severaid as a referral from another policyholder. We are very content with our decision to hire you and The Greenspan Co./Adjusters International to help us through our challenging situation.

You immediately assembled a team of professionals to address the building and contents claims. Your construction expert was adept in local pricing and the intricacies of our building. He did a fantastic job of measuring the losses on all three of our buildings that were consumed in the fire. Your contents specialist, Jenny Shultz, was extremely patient. Virtually 100% of our contents and inventory were burned beyond recognition. She worked patiently and diligently to itemize the inventory and then price it at a fair market value. With your claims and legal expertise we overcame all the impediments.

We unequivocally recommend you and The Greenspan Co./Adjusters International to anybody contemplating retaining a public adjuster. We have learned that insurance companies have their own staff of adjusters to look out for their concerns. It is important that the policyholder have their own advocate. Please feel free to give my contact information out to any potential client that may consider hiring you.

Sincerely,

Annette Fabris