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August 1, 1997

The Greenspan Company  
3600 Wilshire Blvd.  
Los Angeles, Calif. 90010-0025

Att: Arnie Abramson, SPPA

Dear Arnie,

After the sewerage spill that devastated our daughter's home in Sherman Oaks I innocently began to negotiate directly with the insurance company's adjuster who had told me with a straight face that he "was available to hold my hand and resolve the problem expeditiously and fairly ." "Don't worry," he said, "you do not need any professional adjuster working with you. I will handle everything at no cost to you." Like a babe in the woods I went along with him and quickly learned that the only people tougher to collect from than an insurance company is a bankrupt restaurant. Insurance companies like to collect premiums but do not graciously pay the insured what is rightfully his. Their adjusters before being hired are evidently screened for their ability to be unfair and insensitive to the plight of the poor homeowner. I, a seasoned businessman, quickly learned that I was no match for all the roadblocks the insurer set up in order to reduce their exposure.

The most important decision I made was to place the matter into your hands Arnie as well as your Mr. Feller. Once you came on the scene the ball game changed and the playing field was leveled ....as a matter of fact I felt that I now had the edge. The professionalism and expertise you brought to the scene enabled my wife and I to finally relax and to finally believe that the matter would be concluded fairly and that we would receive the settlement that was due us. And that's what happened. The money is in the bank. The house is in the process of being repaired and my family has settled down. It would not have happened without you. Injured parties who deal directly with insurance adjusters and not employing you are doing themselves a disservice. They will lose. I won. Because of you. Thank you for a job over and beyond.....

IC:pers.

Sincerely,

Irving Cooper

