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To Whom It May Concern:

I am writing this letter to acquaint you with the ways in which The Greenspan Company, as Public Adjusters, critically assisted my family following the loss of our home to an electrical fire April 20, 1996.

Within two hours of our fire, Robert Crown, our first contact with The Greenspan Company, appeared in front of our home. I asked myself, "Who is this complete stranger asking about my family?" When he explained that he was a Public Insurance Adjuster, I was suspicious, but I knew that I was already over my head with decisions, so I accepted his information packet, thanked him for his time, and made an appointment to hear his presentation the following day, after some of the shock wore off.

My insurance company was nowhere to be found. Although I received a telephone call from them, the only help offered was a vague assurance that "everything will be all right" and that they would get out to my home as soon as possible. It soon became obvious that my insurance company was not representing my interests; they were looking after theirs.

Robert Crown and I met to further discuss the services The Greenspan Company had to offer. I knew that in the aftermath of the Oakland Firestorm, those families who had used Public Adjusters did much, much better with their insurance companies than those who had chosen to negotiate unassisted. But still, how much was this all going to cost me, as I had basically lost everything, and could never imagine being able to recover adequately from my insurance company. At the same time, as distressed as I was, I accepted that I was going to need expert help. And expert help is what I received from The Greenspan Company.

The Greenspan Company promptly and comprehensively arranged for:

1. The removal and storage of what smoke-damaged possessions I still had.
2. Emergency cleaning and restoration cost proposals for what possessions could be salvaged.
3. Securing my fire damaged home, to protect it from the elements and vandals
4. The minute and exacting inventorying and valuing of all total loss items.
5. Expert and thorough evaluation of my building damages, which was crucial, as I had "guaranteed replacement value" insurance The Greenspan Company demanded from my insurance company that I received compensation for the exact quality of construction of my home. Because of The Greenspan Company's careful presentation and calculation of the dwelling damages, and their tenacious negotiating skills, I recovered far more than I ever expected I would receive.
6. Because I had "code coverage" The Greenspan Company brought in a team of structural engineers and architects to determine code requirements BEFORE repairs started. This was a well thought-out strategy as delays in actual construction were avoided and I then had informed choices of various repair options that would satisfy both the City and myself.
7. The timely payment of my Additional Living Expense moneys, which enabled my family to promptly pay our hotel bills, food bills, and rent moneys once we located a

temporary home. We never went "out of pocket" because of the Greenspan Company's continuous efforts to keep the funds flowing.

8. Assistance in the selection of a competent general contractor to deliver the best quality repairs in the shortest time possible.

I work as a Restaurant Consultant, and am accustomed to working in a collaborative fashion, and found working with The Greenspan Company extremely easy. At all times I felt that I was the one who was making the decisions, with the assistance of very knowledgeable personal advocates. Bill Greenspan and The Greenspan Company spent countless hours educating me so that I could make decisions that enabled me to recover every penny that was possible under my insurance policy, and I do believe that I recovered every penny possible.

I would never wish a fire on anyone, as the destructive forces of a home fire reach much further than the actual flames on the home. The aftermath of a home fire are very destructive on a family, being displaced, having none of your comfort items, losing your treasured pets, making decisions while still in shock, and then dealing with an insurance company that truly puts their bottom line before your recovery, causing daily stresses that take an unimaginable toll on the emotional health of your family. The Greenspan Company was available night and day to help us, they were our advocates at all times, always educating us as to our available options, with a seasoned distance that enabled us to weather the worst time of our life and to make decisions that were in my family's best interests, not the insurance company's.

I am known to be cost conscious and a skilled business person and I can state without doubt that the fees the Greenspan Company charged were earned many, many times over. Without them I know that I would never have received the settlement that they were responsible for in the time period that they achieved. In fact, given the time and resources expended by The Greenspan Company, I don't know how they can do the job they do for the compensation they receive.

I know that if you are reading this letter, you, too, have just begun the recovery of your life after losing your home. You will recover, it will take more time than you hope, but with the assistance of The Greenspan Company, your Post-Fire life can be as rich as it was just a few days ago, when "Things Like This" only happened to other people.

Please feel free to call me if you have any further questions regarding working with The Greenspan Company. If I have one piece of advice for Disaster Victims, it would be to prioritize your life, take care of your family, and let The Greenspan Company take care of you.

With hope for a speedy recovery,

Corey Hansen-Joseph

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