August 1, 2012

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

Dear Mr. Scott:

This letter is intended to offer my most deep-felt praise, thanks and respect for Jessica Bivens of The Greenspan Company/Adjusters International.

By way of background, I am a homeowner in Menlo Park, CA. In July 2009, my house was entirely destroyed by a fire. The event was, in insurance parlance, a "total loss," as my home and all of its contents was either entirely destroyed or damaged beyond repair by the fire. This includes the home itself and all of my personal effects, from artwork to furniture to family photos and other personal items.

Certainly there are worse things that can happen to a person. I was lucky in that although the fire destroyed everything I had, I was not injured. However, to lose everything is, I think, by any reasonable measure, a deeply traumatic and incredibly stressful event. One is immediately made homeless, stripped of all measure of comfort and placed into what can only be described as extreme financial and emotional uncertainty. Without casting aspersions upon the insurance industry, I must say also that suddenly having one's day-to-day existence, as well as one's future, thrust into the hands of a major corporation – insurance companies wield enormous control over the claims process -- also is extremely stressful and in a case like mine nearly impossible to manage on one's own.

This is where Jessica and Greenspan/Adjusters International entered the picture. I actually had never heard the term "public adjuster" until I experienced the fire that destroyed my home and, I initially feared, my future. A "total loss" residential fire is an extremely complicated event: The workload, negotiations, process and technical requirements required by insurance companies in order for a homeowner to recoup a loss of this magnitude is nothing short of overwhelming. The average homeowner has neither the professional expertise nor training to work effectively on his/her own behalf to ensure he or she receives the full claim amount due under terms of the insurance policy. Similarly, the average homeowner is usually not prepared to work on such a claim for the many months (in my case 30 months) it will likely take to get back home.

I was contacted by Ken Crown and within days of the fire, luckily realizing early on that the scope of this disaster was beyond my personal and professional capability, hired Greenspan/Adjusters International. I can say with 100% confidence and knowledge that due to Jessica's professional ability, intellectual capability and tenacity on my behalf, I received insurance reimbursement far beyond what I would

have been able to achieve on my own. Jessica was extraordinarily thorough and diligent in her negotiations on my behalf with my insurance company. She was incredibly organized, a critical skill for a process that requires an inordinate amount of communication, paperwork, etc. She is also deeply knowledgeable about the industry and how the various players interact. She was also one of the most customer-focused service providers I have ever met. Any question I had was answered thoroughly. Every email or phone call I made to her was answered promptly. She also was incredibly patient, kind and considerate to me on a personal level, offering emotional support for an event that was without a doubt one of the most difficult I have ever faced in my life. She was also an aggressive yet entirely ethical advocate on my behalf. She is a consummate professional and I trusted her judgment and advice entirely.

As I mention above, it took more than 2.5 years until I was able to move home again, which caused significant personal and financial strain. As difficult as this process was, there is no doubt in my mind that the process would have lasted much longer and I would have endured much greater personal and financial hardship had I not had Jessica as my advocate. Jessica Bivens literally helped me reestablish my life and begin to move forward again in a way I would not have been able to do on my own. I literally owe an important piece of my personal happiness to Jessica and she has my eternal gratitude for that. I'm not sure I could ever thank her enough.

For all these reasons and many more I would not just recommend, but strongly urge an individual who has endured a devastating loss such as mine to seek assistance from Jessica Bivens at The Greenspan Company/Adjusters International.

Sincerely,
Christine Castro
Menlo Park, CA