

Mr. Randolph Goodman,
Executive Vice President,
The Greenspan Company,
400 Oyster Point, Suite 519,
South San Francisco, CA 94080

December 6, 1994

Dear Mr. Goodman,

After losing our house in the fire of 1991 we believed that, of all of all the work that lay before us to rebuild and replace our house and contents, recovering an adequate settlement from our insurance carrier would probably be the most difficult.

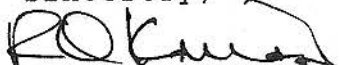
Though the drawings for the house were lost in the fire, we wished to continue to live in its exact replacement on the land we had bought when we first came to California. Since our original architect had specified premium materials, design, and workmanship and the house was furnished in old world possessions inherited from our families, proof of loss was a major obstacle.

We discovered, with the help of Frank Candido, that insurance companies can be reasonable, but the terms on which they are reasonable are altogether strange to the uninitiated, and that only with an experienced adjuster sitting on our side of the table would we be able to get a settlement sufficient to replace an exceptional but undocumented house. The settlement was sufficient to replace the house, with code upgrades so long as I acted as owner-builder and general contractor. Nevertheless this was much more than I expected considering the state of our documentation.

I owe profuse apologies for my skepticism to Anne Marie Lucas who was absolutely confident in her own ability to recover the policy limit on contents whose only proof of existence depended on our memory. How could a tough minded insurance adjuster accept such evidence? With infinite patience and attention to detail as she put together our inventory, she led us through day-long sessions -- ordeals which without her optimism and cheerfulness I would have never voluntarily endured. When she brought the check for about eighty percent of the policy limit I thought, "very well done but no cigar", but when she brought the next check for the full amount I was in amazement.

Beyond my confidence that everything she did was truthful and lawful, I don't know how she did it, nor do I care to know; the next time the house burns I'll just call for Anne Marie right away.

Sincerely,


Robert D. Knight