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GRADUATE SCHOOL OF PUBLIC POLICY

2607 HEARST AVENUE
BERKELEY, CALIFORNIA 94720-7320
TEL: (510) 642-4670
FAX: (510) 643-9657

November 15, 1996

Mr. Randy Goodman
Greenspan Company
400 Oyster Point Blvd., Suite 519
South San Francisco CA 94080

Dear Randy:

Now that our struggles with TIG are over, I write to commend you, and everyone at the Greenspan Company, for a job superbly done.

I say "our" struggles for a reason: From the moment I contacted you, soon after the Vision Fire of October 1995, which claimed 45 houses, including my own, I've felt that we have been a working partnership. Initially I believed that the insurance company and I could come to a quick and fair settlement, but one meeting with their adjuster convinced me otherwise. Friends and colleagues of mine who'd relied on the Greenspan Company pointed me in your direction: wise counsel indeed.

The firm took pains to be thorough, careful--and patient--in setting out the scope of loss. You, and the people who worked with you, especially Ann Marie Lukas and Sandy Razvalieff, were unfailingly professional. The firm did the legwork needed to determine replacement cost of contents (including, in a couple of cases, phoning abroad to get the needed information); and put together a superb team to reconstruct the building and landscaping costs, working together with the people who had been involved beforer the fire. You were always available on very short notice, whether for a bit of handholding (Ann Marie's department) or with a quick response to my concerns, as we proceeded through the process.

Even if I had been able to reach an identical dollar settlement with TIG on my own and without dispute, Greenspan's services would have been well worth the cost. In fact, TIG tried at the twenty-third hour to throw a spanner in the works. Had their bizarre and unconscionable interpretation of my insurance policy prevailed, I would have received about $200,000 less by way of settlement than the replacement value. During those months of stress and uncertainty, your quiet and confident assurance, your willingness to seek out expert legal advice on a matter that might have gone to court, and your capacity for effective negotiation both eased the strain and, in the end, produced a settlement with TIG that seems emminently reasonable and fair.

As it happens, at the same time we were negotiating with TIG, I was researching and writing an article for Harper's magazine (which will appear in the February 1997 issue) on the aftermath of the 1991 fire in the Oakland and Berkeley hills. I talked to dozens of fire survivors and heard a host of horror stories about insurance companies; I also read through the minutes of the insurance company affinity groups that formed after that fire. When I compare my experience to that of people who chose to go it alone, devoting half their lives to the process, I count my blessings.

Many thanks, once again, to everyone at Greenspan Company for making an inherently fraught time as painless, and as human, as possible.

Yours,



David L. Kirp
Professor