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Dear Sir or Madam:

After the fire in our home and after our insurance carrier gave us a check for its estimate of the cost of restoring our home, we took the insurance adjuster's estimate (called an "Xactimate") and gave it to three contractors for bids. All bids were over the amount the insurance company would pay, and one of the bids was twice the amount available. I knew we had a big hurdle to jump; we were going to have to negotiate, twist some arms and do whatever else we could to obtain more money from our insurer.

As a lawyer, a career labor negotiator and an author of a text on that subject, I thought I was up to the task of working out a settlement with the insurance company that would provide enough money to do the job. Wow, was I wrong! I soon found out that the insurance company's adjuster was putting off any meeting with me to discuss it. Moreover, I soon realized that the complexity of ascertaining the true cost of construction, putting it in the form that insurance companies were used to looking at (Xactimate), and cajoling the insurance company to open the purse was well beyond my competency and experience.

Enter Ken Crown and his team of Greenspan experts. Greenspan had been recommended to us by a friend that Ken had represented in the 1991 Oakland Firestorm loss. Ken, along with his associate Kenny Taylor and Greenspan's construction expert, Vic Johnson, came to the house, reviewed the damage and began to develop a strategy and they accumulated reconstruction estimates that would persuade our insurer to raise the payment. They worked in close coordination with our architect, our contractor and ourselves to develop a proposal that could significantly increase the insurer's payment.

The insurance company dragged its feet for months. Ken pushed the insurer, kept us abreast of his negotiations and eventually he persuaded the insurance company to pay us about 50% more than it had originally provided. But that's not the end of the story. The Greenspan team continued to develop additional data on the costs of upgrading the house to conform to new building codes ("code upgrades") since our home is 75 years

old. This work was funneled into a supplemental claim, and after some additional foot-dragging by the insurer, resulted in an additional payment of over $100,000. Thus, Greenspan was able to achieve a settlement with the insurance company that was approximately 75% more than we would have received had we accepted what the insurer originally was willing to pay. We were happy to pay the commission.

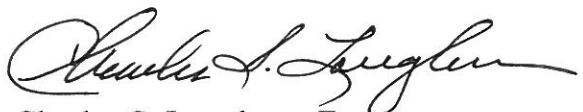
Were we to have another major loss due to fire or flood-God forbid- there is no question that I would hire Greenspan and Ken Crown to represent me **immediately**. I learned, after the fact, that the process would have gone even better had we brought Greenspan on board from the very beginning rather than after the insurer had made its initial determination of the amount it would pay.

When a homeowner or a business owner has to face off with an insurance company without the help of experts, it's not a fair fight. One needs to have an expert speaking for him or her. These folks are pros. What was particularly interesting to me was that Ken and his team didn't approach the insurance company in an adversarial way. It was always in a conciliatory and cooperative manner, and it was clear to me that such an approach yielded much better results than a combative or adversarial posture. Moreover, they spoke the same language and understood the same rules as the insurer's adjuster.

Another aspect of their work that completely amazed me was that when we needed to have some concessions from the insurer related to temporary living expenses and our claim for contents (with respect to which Greenspan didn't represent us or have any financial incentive to assist us), Ken wrote some letters to our insurer to support our request for additional living expenses and additional time for submitting our claim for contents. This was, in my opinion, well above and beyond what one might expect from a public adjuster representative.

We couldn't have done this without them, and I can recommend Ken Crown and Greenspan without qualification. If any persons who are considering hiring Greenspan wish to contact me, I'd be happy to speak with them.

Sincerely,



Charles S. Loughran, Esq.