

November 11, 1985

Mr. William V. Greenspan
THE GREENSPAN COMPANY
400 Oyster Point Blvd., Suite 210
South San Francisco, CA 94080

Dear Bill;

With the insurance company's draft in hand, I would like to take this opportunity to thank you and your company for the fine efforts and results you have provided adjusting the fire loss claim on a Haight Street rental property which suffered severe structural and cosmetic damage to both interior and exterior.

From the first approach by The Greenspan Company, I knew I was dealing with a team of professionals. After speaking with my insurance company, I had soon realized that an insurance policy is truly one of "fine print". I had never understood that the issue of loss is only one element of a loss adjustment and that value, reconstruction methods, code and ordinance, etc., all play major roles in a successful adjustment of a fire loss.

From the first day I hired you, you were immediately responsive in bringing in restoration appraisers as well as The Greenspan team. The time consuming responsibilities of meeting with the insurance company, their general contractors, appraisers and other personnel was lifted from my shoulders and I was allowed to get back to my business which is, of course, the most important thing. At all times your office kept me informed of the adjustment status. Although the property was under-insured, you effected a settlement that allowed me to restore my property and absorb the cost of your fee with no out of pocket expense.

Should I ever have to negotiate a property damage claim again, I will certainly call The Greenspan Company at once. Please give my best to Jerry, Randy and Ken, and if I may personally recommend your services to a prospective client, please do not hesitate to contact me.

Very best regards,


Ronald B. Romine