

3190 Swetzer Road
Loomis, CA 95650



(916) 652-3514
www.auntcynthiasbnb.com

February 2, 2012

Mr. Bruce Tibert
The Greenspan Company/Adjusters International
455 University Avenue, Suite 350
Sacramento, CA 95825

RE: Travelers Insurance Fund Claim for **Aunt Cynthia's Bed and Biscuit Inn**

Dear Bruce:

It has been almost three years since my devastating fire that completely destroyed the 100 year old farmhouse which I had converted into a cage-free dog boarding facility called Aunt Cynthia's Bed and Biscuit Inn. The morning after the fire, I was approached by several public adjusters who offered to help me deal with my insurance carrier over this complete loss. I didn't even know what a public adjuster was. Despite being in shock, I felt that I could trust you in mediating my claim with Travelers Insurance. I knew I would not be able to continue conducting my business and at the same time try to decipher the inch thick insurance policy booklet, so I took a chance.

It was the best chance I ever took. First off, they were able to find me temporary facilities to move onto my property, allowing me to retain my customer base without delay. Greenspan Adjusters obtained my policy limits settlement, providing me the ability to replace my 1880's structure with a new, state-of-the-art doggie hotel doubling my capacity.

I could have settled the claim myself without rebuilding, which is what Travelers would have preferred. However, since I chose to rebuild, you were able to determine how much a replacement building would cost, and Travelers paid the entire sum of money for the rebuilding process. It was quite an extensive undertaking which took over two years to complete, because I had to "start from scratch" with the Planning Department of Loomis. I never thought I'd become an unofficial "developer", but because of the persistence of Bruce Tibert/Greenspan/AI and also Chris Glenister, their Accountant, I finished the process using every penny due me from my insurance claim.

Greenspan Adjusters are bulldogs in getting the best settlement possible for their clients. I highly recommend them if you are ever in a situation that needs representation with your loss. I firmly believe that there is nobody who could have represented me better than Bruce Tibert. He didn't give up. If I had tried to rebuild myself, I would have gone out of business. They saved my business and my sanity.



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Thank you, Bruce et al, for all your hard work. I will happily recommend you and your firm anytime. Please feel free to utilize me as a reference for future clients.

Best Regards,

A handwritten signature in black ink that reads "Cynthia McCoy". The signature is written in a cursive, flowing style.

Cynthia McCoy
Owner

