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Mr. Scott Duval
Greenspan Co. / Adjusters International
8950 Cal Center Dr Ste 255
Sacramento, CA 95826-3259

October 12, 2000

Dear Scott,

Karri & I would like to express our sincere appreciation for all the help you have been in handling our insurance claim. I will recommend you & Greenspan Co. to anyone that has suffered a loss and are dealing with an insurance company.

Last year, our family suffered from a devastating fire. We lost virtually everything we owned. We began to work with the contractors and State Farm's adjuster. After the bids were in, the adjuster refused to discuss the numbers she came up with on the building portion of the settlement. She, at times, became argumentative and clearly was not meeting our needs. How could we then, feel comfortable putting everything we lost in the hands of State Farm? The adjuster was unwilling to negotiate by any means, even on precious photos that could never be reproduced. We ran into a head-on collision with her, personality wise and we just didn't have the energy left to continue to fight with her. We were 2 months into the claim, exhausted, devastated, and felt abandoned. "Like a good neighbor, State Farm is there" is the motto. If that's the case, we had a horrible neighbor, and they were clearly looking out for number one, and we were not even the negligent party. State Farm has subrogation, but that didn't stop them from refusing to reasonably discuss the scope of damages with us.

After those first two months, we called Scott Duval at Greenspan Company. Please note that we had no intention of using a public adjuster at first, or think that we would need one. It finally became obvious that the claim was not going well, and that we did not have the energy to continue to fight. We were naive and thought things would go smoothly.

Scott Duval is the greatest! He stood in our corner fighting for a fair settlement so we wouldn't have to. We already had enough on our plate to deal with: the devastation, learning to cope, writing out our inventory. We definitely had our work cut out for us, but Scott tried to make the claims process as easy as possible for us. The loss of your home is never easy to deal with; Scott knew that and took a huge burden off our shoulders. He fought with State Farm to the bitter end, and we came out victorious! Although we did not have enough insurance coverage, he collected more for us than we would have without him. Our only regret is that we didn't hire him from the beginning.

We highly recommend Scott Duval & Greenspan Co. for any kind of property loss. We were absolutely impressed with his candor and professionalism with State Farm. Scott knows how to play the game, and it literally is equivalent to playing chess. As for us, we weren't up to playing games. We just wanted a fair settlement and normalcy back in our lives. The best advice we could give is to hire Scott Duval, and then follow his lead. Emotions are high after any loss, but that can be a detriment to the settlement. It's been a year this month since the fire, and we are finally done with the claim. Without Scott, I'm sure we'd still be "negotiating".

A quick note about Emily, the inventory specialist. She was such a big help with assessing our inventory and even jogging our memory (and believe me, you quickly forget what you owned after just a short time). Emily came to our house on a few occasions to help with this overwhelming task, and we owe her many thanks for all she's done.

Good luck, and feel free to call or e-mail us with any questions.

Sincerely,



Phil & Karri Thompson