December 11, 2012

Mr. Clay Gibson
The Greenspan Co./Adjusters International
400 Oyster Point Boulevard, Suite 519
South San Francisco, CA 94080

Subject: Clay Gibson, Executive General Adjustor

Dear Mr. Gibson:

When the PG&E pipeline in our neighborhood burst on September 9, 2010, I knew we were in trouble. Fortunately my family was safe. My wife, who was 8 months pregnant at the time, and our three children (ages 1, 3 and 5) had run barefoot from our home to escape the ensuing blaze which destroyed or damaged over 50 homes. Running from the fire turned out to be just the beginning of a long series of challenges.

With our house badly damaged and my wife less than a month from giving birth, we needed help. There was no way we would be able to assess the damage to our home, inventory all of our possessions that were lost (totaling nearly 6 thousand individual items) and deal with our insurance company. That's when we met with The Greenspan Co./Adjusters International, who explained to us how they could help.

During the nearly two-years that ensued, The Greenspan Co./Adjusters International was with us the entire time, beginning with a meeting late on a Sunday night where they reviewed our insurance policy and explained how their experts could help. Over the next two years, they helped us maximize our benefits from our insurance policy, making sure that we received every dollar that we deserved.

Clay Gibson was our primary contact with The Greenspan Co./Adjusters International. Clay is a knowledgeable and caring individual, who diligently went about dealing with all aspects of our insurance claim. He helped us get reasonable estimates for rebuilding our house, helped get our salvageable belongings cleaned and stored, helped make sure the inventory of our lost belongings was completed, and helped us with getting reimbursed for all of the expenses we incurred as a result of the disaster.

Clay was outstanding as a resource, completely knowledgeable about every aspect of our insurance needs, and truly a professional. He walked us through the process step-by-step, and he handled all of the communication with our insurance company, which made our lives a thousand times easier during an unbelievably stressful period. He fought for us to make sure that our insurance company paid our claims correctly and in a reasonable amount of time.

Today, having moved back into our rebuilt home, we are truly grateful for all of the support we received from Clay and all of the other representatives at The Greenspan Co./Adjusters International. We were very lucky in so many ways in this disaster. Despite the enormous amount of sadness and stress, we were able to make some truly great decisions that kept us moving forward toward a full recovery, and easily one of the best decisions we made was to hire The Greenspan Co./Adjusters International.

We would like to express our most sincere thanks to The Greenspan Co./Adjusters International and especially to Clay Gibson, without whom we would have been left to fend for ourselves in a maze of insurance bureaucracy. Clay's hard work, tenacious attitude, and plentiful kindness allowed us to focus on the process of rebuilding our lives, and his efforts will forever be greatly appreciated.

Best regards,

The Magoolaghan Family
San Bruno, CA