



MIKE DAVIS, Agent
Auto - Life - Health - Home and Business

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To Whom It May Concern:

During the last eighteen months I have undergone a very educational process regarding the settlement of a major fire.

In November of 1984 one of my clients, Steve Hammond of Penny Realty, experienced an arson fire of major proportions. My experience of four years in claims, and eleven years in sales gave me the confidence in my product, State Farm Insurance, to state unequivocally that we deliver!

The approach of "everything will be okay" with State Farm handling the loss has worked well in my experience. However, in this situation there were some procedural communications occurrences that allowed this fire to be "candidly" beyond my expertise. I take full responsibility for the communications problem, because of this Mr. Hammond felt the need to seek outside help with the Greenspan Company, adjuster of losses for the insured.

My experiences with William "Bill" Greenspan have been extremely forthright, honest, insightful, and although representing Mr. Hammond, has been fair in the fact that he hasn't relayed to Mr. Hammond unrealistic expectations. Bill has taken the time, through no obligation, of keeping me informed of the progress of the claim.

I feel confident because of the above described experiences to recommend Mr. Greenspan professionally. He is, in my opinion, extremely confident, capable and professional.

I am an insurance agent and I obviously sell insurance. People are a key ingredient to my profession and I think after 14 years that I am very insightful as to character. When I judge character I am not fool proof, but I certainly don't miss often.

I would heartily endorse Bill Greenspan in the category of character without any hesitation!

Sincerely yours,

Michael Page Davis

MPD:ds



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9-28-86

Dear Bill,

I am sure glad this file is
behind us. I want to express my
appreciation for your work. I certainly
learned from this experience.

Best of Luck!

Mike Davis

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