

DANIEL MORNEAU

421 Nevada Street  
San Francisco, California 94110  
Writer/Editor (415) 821-9345

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To Whom It May Concern:

"What the hell is a public adjuster?" That was the question I asked myself in my ignorance the morning after a fire destroyed our San Francisco home. But my ignorance turned to suspicion when I learned that a public adjuster is someone who -- for 10% of any eventual settlement -- would supposedly represent me against my own reliable insurance company! Carefully weighing the pros and cons for a full 48 hours, I finally, hesitatingly retained The Greenspan Company.

Within three days of retention, Greenspan representative Ken Crown had obtained a large advance from my insurance company to cover expenses I incurred in having to move first to a hotel and then to a furnished apartment while I searched for new permanent housing. By the way, before The Greenspan Company entered the picture, my own insurance company had refused me such an advance: they told me that I'd have to shell out the hundreds or thousands of dollars necessary to obtain temporary housing before they'd consider reimbursing me.

I learned many things from the fire. Things didn't always move as fast as I wanted. The insurance company didn't pay as promptly -- or as fully -- as its advertising had led me to believe. The Greenspan Company, and in particular, Ken Crown, took the worries away from me. Ken arranged for moving, inventorying, and assessing the damage to my furniture, furnishings, clothing, and effects. He carefully and professionally presented each segment of the claim to the insurance company. He knew, when I didn't, exactly what I had a right to -- and what I didn't have a right to -- under my policy.

When it came down to a final settlement, Ken and The Greenspan Company definitely maximized the recovery. I estimate that even taking into consideration their 10% commission, they obtained at least twice the sum I would in my naivete have obtained on my own from my insurance carrier.

I have no hesitation in recommending The Greenspan Company to anyone involved in a loss due to fire or other insured calamity. Give me a call, and I'll be happy to discuss my experience with Greenspan in more detail.

Sincerely,



Daniel Morneau