

The Greenspan Company
400 Oyster Point Blvd. Suite 519
South San Francisco, CA 94080

January 15, 2012

Dear Greenspan Company Management,


I write this letter to commend the work of The Greenspan Company in assisting us in the pursuit of our insurance claim with State Farm Insurance Company. In late May, 2009 we suffered a water catastrophe at our home which destroyed the interior of three floors of our house and destroyed most of our personal belongings. After trying to deal with the insurance adjusters, it became clear that we needed the assistance of a public adjuster. An acquaintance of mine recommended that we discuss our claim with Ken Crown of the Greenspan Company. This decision to employ the services of the Greenspan Company was critical to the eventual successful pursuit of the claim.

Clay Gibson was assigned the role of our personal public adjuster. He diligently and persistently pursued the claim with a very recalcitrant insurance adjuster from the State Farm Claims Office. The process took 2 years and 3 months until the final settlement during mediation of a law suit against State Farm. The successful outcome of the law suit during mediation was to a major degree related to Mr. Gibson's meticulous documentation of negotiations with the adjuster of the insurance company and commemoration of their multiple transgressions in the settling of our claim. Mr. Gibson convincingly discussed the numerous issues of delayed and underpayment of our claims with the presiding judge at the mediation hearing. As a result of the work of Mr. Gibson and the Greenspan Company our claim was more than fully paid. The eventual extra settlement value of our claim far exceeded the fee paid to Greenspan Company. Moreover, Greenspan Company adhered to fair and ethical business practices when our insurance payment exceeded the original estimate, they lowered their percentage fee.

The amount of work and time needed to deal with this claim was far beyond our capacity since both of us have time consuming jobs. Greenspan Company removed the burden of handling this claim from us.

We would certainly employ Greenspan Company again if ever we encounter an insurance claim again. Moreover, we would confidently recommend Greenspan Company to others in a similar situation.

Sincerely,


Charles Higgins
Sally Higgins

