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February 24, 1993

Mr. William V. Greenspan THE GREENSPAN COMPANY 400 Oyster Point Boulevard So. San Francisco, CA 94080

Dear Bill:

Its been a long five and half months since Hurricane Iniki took its toll on our island of Kauai. Although the island is not fully recovered, at least we can see some progress being made.

I remember a few weeks after the hurricane I was talking to a friend who is an insurance agent. He told me that given the size of my loss I should consider using a public adjustor to help with my claim. I'm glad I did. Working with you and your staff made me realize that I would not have been as successful dealing with the insurance company alone. The process of settling an insurance claim was far more complex than I ever imagined. You and your staff provided the expertise needed to settle my claim equitably.

Sincerely,

Peter Yukimura

President

PY:ca