

Ken Crown, SPPA
Executive Vice President
The Greenspan Co./Adjusters International
400 Oyster Point Boulevard, Suite 519
South San Francisco, CA 94080

Dear Ken,

I'd like to thank you and The Greenspan Co./Adjusters International for your compassion and impressive professional acumen—you restored both my peace of mind and my financial security after a fire destroyed my home in Templeton's Hidden Valley Ranch estates.

I was devastated at losing my home, but in many respects felt even worse by the blow dealt shortly thereafter by State Farm, my insurance carrier. They offered to settle my claim at less than half the cost necessary to rebuild a comparable dwelling, and their offer did not even take into account my personal property losses or the costs of long-term, interim housing. I was particularly disturbed that they balked at payment for the assisted living arrangement my severely ill husband's medical condition required.

As soon as I hired you, you hit the ground running and negotiated an increase in State Farm's original \$650,000 offer to rebuild my home to \$1.2 million. You also negotiated an additional settlement for my personal property contents claim at \$587,854, *and* you convinced State Farm to pay for my husband's assisted living expenses, a feat in itself that alleviated much worry. Overall, you and your team increased the original insurance settlement from \$650,000 to \$1.8 million.

Not only did you provide me with the financial security to rebuild, you stepped in to handle the countless details involved in a complex claim so I could concentrate on restoring my life. As soon as you became involved in my claim, I felt you lifted a huge weight from my shoulders—I only wish I'd hired you the day after the fire!

I'm happy to recommend you and The Greenspan Co./Adjusters International; I'm certain that others displaced by fire will find your help invaluable, as I did.

Sincerely



Jeannie Flory
805.712-2248 (Cell)