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October 11, 1992

Ms. Sandra C. McCormack  
Dunlap, Burdick, & McCormack  
121 Jewell  
Santa Cruz, CA 95060

CC: Ken Crown

Dear Sandra,

Both my wife and I want to express our gratitude for the advice you gave us three years ago when we lost our home in the Loma Prieta Earthquake. I am sure we were in a state of shock and our heads were swimming with all the details concerning the financial impact of rebuilding our home. If you remember, we had contacted Mr. Ken Crown of the Greenspan Company (public insurance adjuster, located in South San Francisco) and we had some reservations about using their services. I think I had some reluctance about the additional expense of this service. I want to take this opportunity to point out that the service was worth every penny of the commission charge for numerous reasons listed below:

- I was able to sleep nights. All negotiations were handled professionally between the Greenspan Company and the Insurance Company. This relieved me of this burdensome and time consuming task of communicating with the claim agents. A complete and very detailed inventory of all lost items was submitted for maximum consideration. Nothing was left to chance.
- On my own I would have left tens of thousands of dollars on the table during this on-going settlement without being the wiser. Our agent successfully secured additional funds for an engineered foundation (not included in the replacement cost of the house). He also secured payment for damage to the retaining walls, landscaping, and driveway, all of which I would have missed, since the Claim Agent said they were not covered.
- The Insurance Company was very difficult to deal with. Claim Agents were changed no less than three times. Payments were slow and difficult to secure at times. Agents went on vacations several times leaving in place no provisions to forward progress payments.

After three long years our home is rebuild now and I just received my final settlement check. In closing I want to thank you for your recommendation to hire the Greenspan Company to handle my loss. Mr. Ken Crown was our Public Adjuster, his performance was outstanding. I have no reservations in recommending his services for any insurance loss. Please use my name should you need a reference for this valuable service.

Sincerely,



David C. Lewis

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