

August 22, 2013

Mr. Ken Crown, SPPA  
Executive Vice President  
The Greenspan Co./Adjusters International  
75 East Santa Clara Street  
Suite 380  
San Jose, CA 95120

Dear Ken

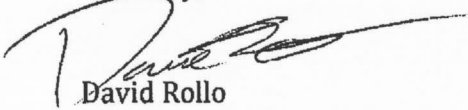
Sheri & I have been meaning to send you this letter of recommendation but have been quite busy dealing with the final stages of the rebuild of our home.

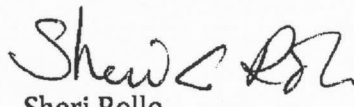
When we suffered the devastating fire to our home in Santa Cruz, I thought with my background (being Deputy County Counsel for the County of Santa Clara) I had the bandwidth to handle my own claim. Little did I know of all the issues that would arise along with the countless hours of documentation that would be needed to secure payment for our losses. Fortunately, I was recommended to you by several attorneys whom you have worked with over the years.

Ken, there is no doubt that Sheri & I could not have dealt with this claim on our own. The countless hours that your firm (Jenny Schultz was a god send!) spent in documenting our personal property losses, including the recreation of our personal property that was burned beyond recognition, was amazing. Even though your office documented our personal property claim to be way in excess of our limits on an Actual Cash Value basis, Mercury Casualty's personal property consultant (Kirby & Associates) valued our loss \$30,000 below our limits. However, you & Jenny did a thorough analysis pointing out to Bob Donnelly of Mercury Casualty the items they left out (\$13,000 of items missing from the living room), incorrectly categorized (\$5800 of CD's & videos they applied to the \$1,000 limit for video games) and incorrectly depreciated or priced. Even after you were able to secure additional personal property proceeds within \$1,900 of our policy limits, you did not give up, eventually getting our full policy limits paid.

Our home is now rebuilt and although I would never wish a fire on anyone, our home is now more beautiful & larger than it was before. No different than the personal property claim, you did not rest until you collected the policy limits for our Dwelling coverage. Your meticulous detail in pointing out to Mercury Casualty's building consultant the correct cost for the clear heart redwood finishes in our home and negotiating both brick fireplaces to be a total loss, certainly helped in securing a policy limits payment under our Dwelling coverage. However, the icing on the cake was your classifying a portion of our excess Dwelling losses over to the Other Structure coverage in our policy, resulting in an additional \$17,000 payment which we would not have known to collect. What can I say other than to share with you how much we appreciate the job you and The Greenspan Co./Adjusters International performed in the adjustment of our claim with Mercury Casualty Insurance. Feel free to have any perspective clients give us a call in regards to your firm's services.

Sincerely,

  
David Rollo  
(c) 408-472-3554

  
Sheri Rollo  
(c) 831-227-5580