

*Rudnick's*  
*17047 Ventura Boulevard*  
*Encino, CA 91316*  
*818.788.9170*

February 24, 1999

Mr. Arnie Abramson, SPPA  
The Greenspan Company/Adjusters International  
16542 Ventura Boulevard #200  
Encino, CA 91436

Re: Fire Loss January 3, 1999

Dear Arnie:

I thought I would drop you a note as I know your business depends on references.

As you know, our neighbor had a devastating fire on January 3<sup>rd</sup> of this year. The heat and smoke from that fire caused damage to my stock, furniture, fixtures and equipment. I know was not equipped to handle the problems of presenting a claim to my insurance company, so you can appreciate how happy I was when Jerry Fleischman (an old friend), of your company happened by.

Jerry reassured me of the complexities of presenting a proper claim and I knew I was doing the right thing when I hired The Greenspan Company/Adjusters International to represent my interest against my own insurance company.

Arnie, you were assigned by Greenspan to be my public adjuster. I cannot thank you enough for the results you got for me and also the short time it took you to achieve the wonderful results. Through your knowledge and creativity, you were not only able to get me a very good return for the damage, you were able to get the insurance company to allow me to keep the stock. This allowed me to have a successful sale and keep the doors open.

I am certain that without your intervention, the insurance company would have taken all my stock, paid me a lot less for the loss, and I would have had to re-order new stock. This would have forced me to close for several months. This would have been terrible for me, my employees, and the worst for my customers. The settlement you achieved for me was the most favorable for all concerned.

If in the future you are seeking to secure other business, please don't hesitate to use me as a reference. Naturally, if I ever have another fire or other insured loss, you can bet I will call you again. You're the best!

Sincerely,



Marty Rudnick, President