



ANDREINI & COMPANY
Insurance / Risk Management / Employee Benefits

May 5, 1998

Robb Greenspan
GREENSPAN ADJUSTERS INTERNATIONAL
3600 Wilshire Blvd., Suite #300
Los Angeles, CA 90010

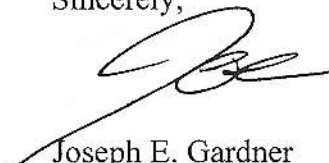
Dear Robb,

I cannot thank you enough for all of your help in the adjudication of the Marina Pier apartment fire claim.

As you know, this was a very difficult claim that could have turned into a substantial mess. Your professional involvement created the optimum results for all parties, and equally important the avoidance of confrontation.

Again, thank you very much.

Sincerely,



Joseph E. Gardner
Vice President