Bruce Tibert The Greenspan Co./Adjusters International 455 University Ave. Suite 350 Sacramento, CA 95825

My name is Ken. I assisted the owners of a Chinese restaurant who had suffered a total loss due to fire.

I was their point of contact with The Greenspan Co./Adjusters International only because of a language difficulty. I am a friend of one of the owners, and have no connection to the restaurant or The Greenspan Co./AI before the fire.

I was present when the owners met with The Greenspan Co./AI's management team, when they decided to hire them to assist in the loss recovery.

As you can imagine, the total loss of a thriving business was very traumatic and stressful to them; especially when they didn't know where to begin to tally the total value of their lost assets. The uncertainty of dealing with an insurance carrier added to their level of anxiety.

From the beginning, The Greenspan Co./AI assigned Bruce Tibert and their loss assessment support team to the claim. Bruce began with a review of their entire insurance policy to ascertain the applicable provisions and limits of coverage. His team meticulously documented the damages to the building and its entire contents; down to the number of forks and chopsticks.

At the same time, Bruce obtained loss advances from the insurance carrier to cover business expenses and the cost of demolition. Bruce provided an excellent referral to a demolition company who did a great job. He also provided a great contractor referral to estimate the cost of rebuilding, and obtained rebuilding advances. But, unfortunately, the restaurant owners decided to hire their own rebuilding contractors who were less than competent which prolonged the rebuilding process and ultimately delayed the restaurant's reopening.

I dealt with Tibert, Rino and Kyle from The Greenspan Co./AI throughout the entire period of loss and recovery. The owners of the restaurant were very satisfied with The Greenspan Co./AI team who kept them appraised of ongoing efforts, and negotiations with the insurance carrier.

Bruce provided detailed explanations of insurance provisions and the carrier's legal obligations for reimbursement. He also provided detailed and accurate accounting of The Greenspan Co./AI 's fee with every insurance reimbursement check.

Finally, the owners were very happy and appreciative of the help from The Greenspan Co./AI, who were instrumental in obtaining maximum reimbursement for their loss. By the way, Bruce Tibert was always very pleasant, personable, courteous and professional. He was very easy to work with.

Best regards,

Ken