

Joyce Y. Kim
954 Laurel Glen Drive
Palo Alto, CA 94304
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Gordon A. Scott, Principal and CEO
The Greenspan Co./ Adjusters International
400 Oyster Point Blvd. Suite 519
South San Francisco, CA 94080

Dear Mr. Scott,

Our fire loss claim was recently settled and I would like to express our sincere appreciation for the excellent work Jessica Bivens and your company did on our behalf.

It was a pleasure working with Jessica Bivens who is a true professional. She was always prompt in getting back to us with the many questions we had for the last two and a half years. Her succinct and clear communication and patience were appreciated very much. While we only met face to face only a few times, her genuine concern for her client was evident.

We are certainly very glad that Greenspan representatives were there to inform us of the services offered by public adjusters and are happy we chose Greenspan International. Looking back, we would not have been able to deal with all the ins and outs of handling many aspects of our fire loss settlement on our own.

For the structural loss, Jessica arranged JM Construction to come out for a walkthrough. Additional damage was claimed and paid in full by the Farmers in the amount of 114,379.15, which represented additional fifty percent of the initial amount of 222,064.37.

When our housing allowance was disputed, it was Jessica who, with her expertise, was able to settle for us. It was evident that Jessica had many wonderful and fruitful professional relationships in the insurance industry.

We also appreciated the painstaking inventory taking efforts of Heather Connell and her team. It took us sometime to grasp the concept of recoverable depreciation and actual cash value when we were replacing items lost in our fire. Once again, I am grateful that Jessica was there to help us along the way.

With much appreciation,


Joyce Y. Kim