



August 27, 2013

Mr. Clay Gibson
The Greenspan Co/Adjusters Int'l
400 Oyster Point Blvd. #51
South San Francisco, CA 94080

Dear Clay,

It is not often that I feel compelled to express in writing my gratitude for services rendered. I am willing to make an exception for you and Greenspan Co/Adjusters International. The Greenspan Co/Adjusters Int'l team far exceeded any expectations I had going into this insurance claims process. And for this, I want to thank you.

I have been a business owner for many years and had never suffered a major fire before until a fire destroyed our Healdsburg production facility. The management was shocked by the event and was quickly overwhelmed by the claims process.

From our initial meeting, I was impressed at the professionalism and dedication expressed by your team. Steve Severaid's initial presentation was very encouraging to us. The clear path you set out for us put our entire claims experience in the right direction. Our management and owners (myself included) had no idea what to expect from the process or what our carrier was expecting from us. The process you employed to pursue our claim was not only tolerable to the management, but was reinforced with your personal encouragement throughout the whole process.

As you know, our claim was not easy as it involved complex issues relating to both Co-Insurance. We also had to convince the carrier as to the merits of our proposed temporary production facility. You navigated us through these matters with aplomb. Your know-how and experience of the other complex aspects of the claims process including Business Personal Property, temporary expenses and Business Income allowed us to receive the most money available under our policy. Your wisdom helped our company move past this terrible fire loss.

There is no doubt in my mind that we could not have gotten past this without you, Steve Severaid, Jenny Schultz, Chris Glenister and The Greenspan Co/Adjusters International team by our side. I would hire you all again without a moment's hesitation.

Thank you again for all your help.

Best regards,

A handwritten signature in blue ink, appearing to read "Jim Nichols", written over a blue horizontal line.

Jim Nichols, Co-Owner