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The Greenspan Co.
400 Oyster Point Blvd. #519
South San Francisco, CA., 94080

Dear Members of The Greenspan Co.

In November of 1992, when my dental office burnt to the ground destroying all of my equipment, supplies, records and patient charts, I needless to say frit devastated. Fifteen years of building up a practice literally went up in smoke within the short period of one hour.

There is always a bit of consolation in knowing that you have "insurance" at a time like this, not knowing to what degree that may or may not help your recovery. My area of specialty is in dentistry, not in dealing with insurance companies. Even though the agent and the adjustor arrived on the scene, their appearance, I was to learn was no real help or comfort. Insurance companies are in the business to make money, not to help out the insured.

I am grateful that the Greenspan Co. contacted me to help adjust my claim. Your knowledge, help, caring and expertise in adjusting the losses, both property and business interruption far surpassed my expectations.

Everyone in the Greenspan Co. that I worked with, from the receptionist to all those who directly helped me were professional, courteous, extermely knowledgeable, and a vital part to resolving this claim. The insurance knowledge you have in understanding the policy language brings out so many more potential benefit areas that a lay person like myself would unknowingly miss. I am sure that especially in the business interrurption claim, that I received a much greater award than what the insurance company origionally would have agreed to - probably at least three times the amount.

I want to thank you for all your help. I would recommend your company to anyone who has had a disaster, you were one of the positive outcomes of the fire.

Sincerely,

Ann M. Holmberg D.D.S.