

BOB and CLAIRE BUCHSER

787 Cornell Drive
Santa Clara, CA 95051
(408) 296-1318

September 11, 1999

Mr. Kenneth Crown, CPPA
Vice President/Regional Manager
The Greenspan Company
60 South Market St., Ste. 760
San Jose, CA 95113-2362

RE: Fire loss – Tuesday, January 6, 1998, 1:43 PM
ROBERT BUCHSER
Loss Location: 1553 Bird Ave., San Jose, CA 95125
Oregon Mutual Insurance Co.
Policy #: D377458
Claim #: 67831
File #: SJO-8698-398

Dear Ken,

How fortunate that my independent insurance agent recommended you to me. I did not have the knowledge, background, or patience to continue the battle with Oregon Mutual. The knowledge of insurance policies that you have as it pertains to fire loss is outstanding and extensive. Your ability to negotiate with a difficult and obstinate insurance adjuster helped me with my home in Willow Glen. Then you helped me get the contractor going. I especially liked your straightforward manner as you and I conducted business. You kept me informed all along the way. You advised me as to what I could ask for as well as what I couldn't ask for.

I truly thank you for your intelligence, knowledge, honesty, integrity, dependability and constant communication. I have come to consider you a friend.

I am very pleased to recommend you without reservation to any prospective client.

Ken, I appreciate all your good work. Good Luck and thank you.

Sincerely,



Robert E. Buchser