

PALO ALTO UNIFIED SCHOOL DISTRICT

25 Churchill Avenue

Palo Alto, California 94306

October 30, 1999

Ken Crown
The Greenspan Co./Adjusters International
60 S. Market St., Suite. 760
San Jose CA 95113-2362

RE: Palo Alto High School Gymnasium Fire Loss, January 17, 1997 and Gunn
High School Arts Building Fire Loss, April 15, 1997.

Dear Ken:

I apologize for not forwarding this letter to you earlier since I wanted to personally thank you for the fine job you performed in handling both of our fire losses. When we hired you after our gymnasium fire loss, we never expected the results we received from your involvement. Coregis Insurance Company initially reserved the loss at \$350,000. Through your efforts, you were able to settle the gymnasium loss for in excess of \$750,000.

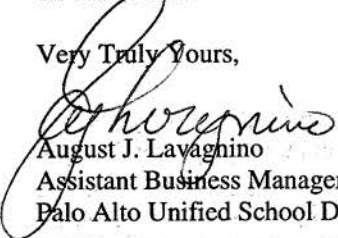
Based on these results, there was no hesitancy in hiring your firm again when we suffered a catastrophic loss at our Gunn High School Arts building. Your firm's ability to inventory and value all of the damaged personal property items belonging to the School District, teachers, and students was invaluable to us. Through your results, we received a settlement in excess of \$1.6 million for the building loss. This, coupled with a modest contribution from our Building Fund, enabled Palo Alto Unified School District to build a state-of-the-art Arts building that is 30% larger than what existed prior to the fire loss.

I realize that a school district should have resources at its disposal to handle all situations that might arise. But there is no question in my mind that no one could possibly have someone on staff as skilled and knowledgeable as you and The Greenspan Co./Adjusters International. No one has Ken Crown! My recommendation to any school administrator facing a large physical loss: Hire The Greenspan Co./Adjusters International. It will be the best decision you will make!

Please feel free to have prospective school clients call me regarding your services. I would be happy to speak to them about all you were able to do for us.

Again, thank you very much for all your help. The School District very much appreciates your efforts on our behalf.

Very Truly Yours,


August J. Lavagnino
Assistant Business Manager
Palo Alto Unified School District