



COUNTRYMAN ASSOCIATES, INC.

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Dear Person who has suffered an insured loss;

Welcome to the side of the insurance industry they never show in their ads!

If you have never had the experience of trying to collect on a large insurance claim before I am sure you do not realize how badly you need the help of an expert like Bill Greenspan. It's easy to think "I've been a good customer and paid my premiums for years so now those good folks will rush to my assistance just like in the ads." Well perhaps . . . but lets look at the economics. After all economics and law are what drive and shape the behavior of businesses.

What are their economic alternatives? Your insurance company could simply pay you for your losses. They may have even done just that on smaller claims before but with large claims things can be very different. Lets say, for example, your insurance company owes you \$200,000 to rebuild your fire damaged house. If they just paid you would be a happy customer and gladly continue to pay them \$500 a month or so in premiums. At 8% annually just the interest on \$200,000 is over \$1,300 per month so if they pay you what what they owe you it will cost them \$800 per month more than your premium pays them! If they could somehow make you settle for a lot less, even if you got mad and never paid them another cent, they would still come out way ahead. How could they do that? Have you read and do you understand all that small grey print in your policy? Thats what a lot of it is there for! It is possible that they would accept these losses because cheating you could discredit them in front of their other customers and cost them business but who would really know? Do you have friends in the news media? Do you have the time and inclination to participate in an insurance industry expose?

The only factor you really have on your side is the law and I don't mean going to court. We all know how time consuming and expensive that can be. If the insurance company knows that someone like Bill Greenspan is working with you. Someone who knows the legal procedures, regulations and precedents that govern insurance contracts as well as or better than they do, they will probably decide that it's better to pay you fairly rather than go to court and loose. That is what they decided in my case. That is precisely what you really want them to do.

In my case Bill Greenspan kept me out of court and saved me at least 5 times as much as his fees cost. That is a bargain in itself. In addition I got much peace of mind knowing that a competent professional was looking out for my interests in a situation where no one else was.

Best Regards

Carl Countryman, President