

Lori Sutherland

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The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080

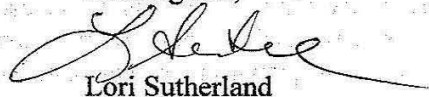
We can not thank you enough for the hard work you and your firm did on our insurance claim. We own a commercial building in San Francisco. It suffered a devastating fire that caused a lot of lot of structural and interior damage.

We had numerous insurance issues that surprised us. You dealt with them very well. We did not realize that our insurance agent did not place proper insurance on the building. As a result, the carrier tried to impose a co-insurance penalty, which essentially meant that they would only pay a proportion of the loss. The insurer believed that the penalty should be 25%; i.e., our insurance payout would be reduced by over \$225,000. You did a great job of convincing the insurance company that the penalty provision did not apply. Eventually no deduction was taken. You were also able to maximize our code coverage limit so we got an updated building. Your negotiation skills were tremendous and as a result we obtained an excellent settlement on the repairs.

We recovered much more than we ever thought we could have on our own. The fees we paid were worth every penny in terms of the service received. You saved us tremendous amounts of time and headaches. There is no way we could have negotiated the settlement you did.

Again, thank you for all your hard work. We will happily recommend you and your firm anytime. Please feel free to utilize us as a reference for future clients.

Best regards,


Lori Sutherland