

# Market Direct

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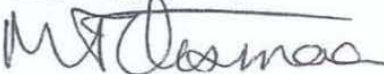
The Greenspan Co./Adjusters International  
400 Oyster Point Blvd., Suite 519  
South San Francisco, CA 94080

We write to express our tremendous satisfaction with the efforts of The Greenspan Co/Adjusters International and members of your team that did a tremendous job to resolve our fire loss in Orinda. While we relied on our insurance company to help us in our time of need by "being good neighbors" in our time of need, Silvi and I quickly learned early that the chips were not on our side. Our adjuster was quite insensitive and simply not interested in working to maximize our insurance benefits. Rather, all along she placed obstacles to nickel and dime us every step of the way. We are glad to have met you, Gregg Clifford, and the experts at The Greenspan Co/Adjusters International.

Your team did a fantastic job. Your construction expert worked with our architect to forensically document all the nuances of our home. Jenny Schulz spent countless hours documenting damaged contents that were burned beyond recognition. She paid special detail to the age and condition of our property. With your efforts we were able to maximize our recovery on our building, contents, depreciation, code and other additional coverages available in the policy.

We are simply amazed to experience first-hand how an insurance company systematically delays, denies, and reduces claims payout for its policyholders who have trustingly paid premiums for years without any claims. We don't think anyone who has suffered an insurance loss should even contemplate going it alone and without the much needed expertise of a public adjuster such as yourself and The Greenspan Co/Adjusters International.

Very truly yours,



Mati T. Otsmaa  
President

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