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February 12, 2004

via facsimile (408)288-8844 & U.S. Mail

Kenneth Crown, SPPA
Greenspan Co./Adjusters International
Two North Second Street, Suite 1215
San Jose, California 95113-2362

Re: Your File No. 09236
Alan & Cheryl Silver
3449 Noyo Street, Oakland, California
Travelers Insurance Policy No. 038143852 633 9
Loss Dated: 3/30/1999

Dear Ken:

I want to take this opportunity to express my thanks, appreciation for and satisfaction with the services the The Greenspan Company has provided to me and my family over the past five years.

As you know from taking over someone else's file, ours was a difficult claim from a number of perspectives. I have friends who lost their homes in the Oakland Hills 1991 Firestorm, and I handled the adjustment of a major loss for another victim of the firestorm (unfortunately, one involving a fatality). Thus, I understand from professional and personal experience what a tragedy the loss of one's home can be financially as well as emotionally. I also understand all too well the difficulties an insured can encounter when dealing with one's own insurance carrier. You quickly learn that the allegiance of the insurance company is to its shareholders, not to its insured.

I received a referral to you and The Greenspan Company from Joan Tanzer and Dr. Jerry Frank, whose Oakland firestorm loss you adjusted in 1991, on the same night as our fire. Joni and Jerry put us up at their home immediately following the fire. We had already met Brian Levy, a Greenspan representative, earlier in the day.

Randy Goodman, president of Greenspan here at the time, took over the handling of our claim personally (or we would have had you as our adjuster from the beginning). Harold Meshel also worked on our file, as did Ann Lukas, our contents specialist.

When Randy left to marry the love of his life back East, you jumped in and took over the final adjustment of our claim. Even though I kept delaying and delaying the final adjustment due to my own scheduling problems, you continued to show me the patience of a saint.

I believed at the time of my fire loss that even with all of my professional experience either my family or my law practice would suffer immeasurably if I tried to adjust the loss myself. I also believed that Greenspan could help me maximize my recovery within the limits of my policy. Now that all is said and done, I am happy to say that I was right. Greenspan's help and caring made our marriage, and our children's lives, much less stressful than it otherwise would have been.

Every Greenspan person who worked with us did a professional, top flight job. Randy and you stuck with us through some difficult claims issue, and supported our position until we prevailed. We made a heck of a team.

Most importantly, I appreciate the way you all cared for our personal circumstances, and tried to make our lives easier at every opportunity. We truly felt part of the Greenspan family.

I have recommended Greenspan to a number of friends and clients who have suffered their own losses over the past five years, and will continue to do so, just like the Tanzer-Frank family who, almost thirteen years after you adjusted their loss, still speak of you as a friend more than a business associate.

Please express my appreciation and good wishes to Randy Goodman when you speak to him.

Best regards,

Alan J. Silver

AJS:hs
cc: Gordon Scott