April 11, 1988

Mr. William Greenspan
The Greenspan Company
400 Oyster Point
So. San Francisco, CA 94080

Dear Bill:

I want to thank you and Shellie Landa for the competent service you gave us as our representative with St. Paul Insurance Company after our January, 1987, fire. We especially appreciated the following:

- Your sense of fairness and what is equitable in light of our policy coverage was expressed and implemented in a very professional manner. You represented us to insure that we were treated justly. We wanted others treated that way as well and you gave us every assurance this was done.

- We were reassured by your dispatch in every phase of the claim. You kept it on "the front burner" and we did not have to worry that the process was not moving. You promptly returned calls and there were no "it's in the mail" or "the computer is down" type excuses.

- Basically, we were taken seriously--we appreciate it.

Sincerely,

Vernon P. Alexander

Lawrence J. Irons

VPA/LJI/cv

P.S.: Feel free to use this letter with your customers.