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Friday, June 10, 2011

Mr. Bruce Tibert The Greenspan Company 455 University Ave, Suite 350 Sacramento, CA 95825

RE: Fireman's Fund Claim for 116 Lyford Drive, Tiburon

Dear Bruce:

I would like to take this opportunity to thank you and your team for all your efforts in the settling of my mother's insurance claim. When this total loss occurred, to my mother's home of nearly 50 years, we knew we were faced with some daunting decisions, and Greenspan made the process much easier and understandable.

I was referred to Greenspan, and to you in particular, by a close friend who had also suffered a serious fire loss. When you met with us, you reviewed our coverage and provided us with a synopsis of what to expect. Our major issue was that we did not want to rebuild. However, to collect the additional money associated with current rebuilding costs, we would have needed to go through the arduous process of building the home from scratch. You helped us so that our claim was maximized, but we were able to do so without having to rebuild the home from the ground up. On the personal property side, most of the structure was either burned out-of-sight or inaccessible due to collapse of the structure, yet you assisted us in the painstaking process of re-creating an inventory of thousands of individual items in the home, for purposes of maximizing our claim.

With The Greenspan Co./Adjuster's International on board, Bruce Tibert, Allison Hunt and or their representatives:

- Were able to recover some memory rich personal belongings (although damaged, still intact)
- Spent many hours with my mother recreating and preparing a personal property presentation binder to submit to Fireman's Fund Insurance.
- Had a contractor prepare a bid to replace the house as was and one to meet current code regulations.
- · Advised us that additional money would be recovered if we chose to rebuild.
- With Bruce's knowledge and help, I was able to obtain a cash settlement regarding my mother's living expenses allowing her the comfort to determine how and where she wished to reside.

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Bruce met with the insurance company and convinced them that it was to their
and our benefit to effect a global settlement on all coverage's without having to
rebuild my mother's home. These efforts secured a substantial settlement for my
mother allowing her to move on with her life.

Without the tenacious efforts on the part of The Greenspan Co./Adjusters International, we would not have been able to accomplish the above. If anyone should be so unfortunate to experience a loss of this nature, I highly recommend the services of your firm and as your byline says, The Greenspan Co./Adjusters International knows, "the right way to settle claims".

Thank you again for all of your assistance. You did a wonderful job with my mother's claim, and I am pleased to recommend your services.

My best to you and your team.

Warm regards,

Kenneth Meislin