Judge Douglas M. Moore, Jr., (Retired)
P.O. Box 1033
Ross, California 94957

February 4, 2007

Gordon A. Scott, III Principal and CEO
The Greenspan Co./Adjusters International
400 Oyster Point Blvd. Suite 519
South San Francisco, CA 94080-1921

Dear Mr. Scott,

Our flood loss claims was recently concluded and I wanted to write to you to tell you about the outstanding job Jessica Bivens did in adjusting our claim.

As you will recall, USAA hired a particularly inept outside adjusting firm to initially handle the loss. A young inexperienced adjuster was reassigned from adjusting Katrina losses in Louisiana to handling flood losses in Northern California. His original estimate of the structure loss was $113,191.02. After USAA refused to provide copies of the working papers which supported this estimate until we signed a Proof of Loss agreeing to this figure we hired your firm to assist us in resolving the claim.

After you assigned the handling of the loss to Jessica, the attitude of USAA almost immediately changed. Jessica's knowledge concerning the coverage and her old contacts at USAA prompted them to immediate "advance" the original estimate of $113,191.02 and provide the adjuster's working papers.

As you may know, before becoming a judge, I practiced for 30 years with the law firm of Sedgwick, Detert, Moran & Arnold specializing in insurance coverage including excess, surplus lines and reinsurance matters. Throughout the handling of our claim, Jessica demonstrated a through knowledge of the coverage provisions of the flood policy and very aggressively argued various coverage issues with the USAA adjusters who were eventually assigned to the claim. I thought I understood the flood policy provisions, but Jessica always seemed to be one step ahead of me!

Jessica, in my view, is the consummate insurance claims professional. She has those qualities that are not seen very often anymore: through knowledge of policy provisions and unique coverages, she constantly kept us apprised of the progress of the claim, demonstrated attention to details, had a well developed and thought out strategy for handling the claim to maximize our recovery, and has the wonderful attribute of promptly returning telephone calls and e-mails and responding to correspondence. [On the issue of

attention to details, Jessica was assisted by Allison Hunt of your Sacramento office who spent untold hours preparing and supporting the contents claim.]

At the end of the day, the flood insurers paid $340,304.33 [Structure $193,464.33, Increased Cost of Compliance coverage limits of $30,000.00, the $100,000.00 policy limits on the contents and $16,840.00 in miscellaneous payments.]

My only regret is that we did not engage your firm immediately following the loss as we made a number of missteps early on that have delayed the reconstruction process which hopefully will be completed in another two months. Several of the miscues involved the charlatans that descend upon people following catastrophic losses providing services at exorbitant prices, some of which were not even necessary. Before we hired your firm we were not advised to open up the interior walls and as a result extensive and widespread mold developed which required the removal of the sheetrock from all the interior walls in our home.

I do not have enough superlatives to describe how professionally Jessica handled our flood loss and maximized our recovery.

With best personal regards, I remain

Sincerely,

Douglas M. Moore, Jr.