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To Whom it May Concern:

In November of 1989 my house in Berkeley suffered a serious electric fire while I was away. The damages were so extensive that they were not fully repaired for 11 months.

On the first day after the fire, I made 11 calls to my insurance company--mostly to no avail. I finally got them to send out an inspector in two weeks. It was clear I needed someone to represent me, but the usual brand of ambulance-chasers who followed the fire to my house, seemed to me so uncouth and exaggerated in their representations that I didn't trust them or expect them to understand my interests.

Luckily The Greenspan Company was recommended to me by my fire reconstruction contractor, the Cenco Company.

I was impressed from the outset that Greenspan simply told me what they could do and did not press to sell me on anything.

I agreed on the spot to have Mr. Kenneth Crown take my account as insurance adjuster, and it's been a decision I've never regretted. Ken immediately began to get results from the insurance company, including an inspection the next day, and a quick series of agreements, resolutions, and compensations.

Over the past 14 months there have been many times when the insurance company's procedures were incomprehensible to me, or when I did not know how to proceed in handling their protocols, forms, and red tape, and errors. In every case, I found Ken Crown informed, cheerful and persistent until the difficulty was straightened out.

I am also grateful to Mr. James Patterson, who did a terrific job with the inventory, even when many of the items to be inventoried were badly scattered and damaged. His meticulous itemization no doubt facilitated my making the full claim I deserved, and in general, I am sure that without The Greenspan Company the compensations which I received would have been far below what they enabled me to recover.

It was discovered in reconstructing the house, that earthquake damage had occurred in the month preceeding the fire. The Greenspan Company helped me file a separate claim for earthquake damages, and we received an adequate sum to repair those damages.

In October of 1990, my house was sold with a full price offer the day before its first open house. This points to the full and complete job we were able to do in reconstructing it, which would have been impossible without the funds which Mr. Crown and The Greenspan Company helped me obtain.

Mr. Crown certainly knows how to assert himself with the insurance companies, but in conferences, I noted that he has a great deal of tact, and is skillful at not antagonizing people with whom he has to deal, even in an adverse negotiation. Likewise, he was tactful with me and understanding of my own needs and feelings.

In short, I highly recommend Mr. Ken Crown and The Greenspan Company to anyone who may have a disaster loss.

sincerely,