July 24, 2008

The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080

We can't thank you and your team enough for all the help you provided for the fire that occurred at our property in St. Helena. The only thing we regret about using your company to settle our fire loss was that we did not hire you from the very beginning. We thought if we conducted ourselves with honesty and integrity our insurance company would also. How wrong could we possibly have been? My 81 year-old mother's house burned down just after Christmas. For nine months we did everything we could to save our insurance company money in the hope of getting a fair settlement. My mother moved from a beautiful home to a tiny rental and essentially camped out while we did our best to negotiate a settlement. Their initial offer was one-third of the cost it eventually took to rebuild and refurbish her home. We realized at that point that we were in way over our heads. Thankfully we found your expertise.

Your team knew exactly what to do. You did an excellent job of increasing the insurance company's original offer on the building and contents claim by 200%. I feel that if we had hired you from the very beginning we would have recovered all the money necessary to rebuild my mother life and been able to house her in a home comparable to the one she lost while she was displaced and shorten the time she was displaced by 6 months or more.

One of the most impressive examples of your work was the final $10,000 check you collected from the insurance company. They dug their heels in on some part of the contents claim. You told me that you were going to go through the one thousand items listed on the contents inventory, line by line, to satisfy the insurance company's demands for documentation. I am quite sure you took a loss collecting this final check, but it speaks to your integrity that, after all the big checks had been collected, you were still fighting to get us everything we were entitled to. Your negotiation skills and dedication to a fair and complete settlement were first-rate.

We are very grateful to your team of experts. The wisdom of our decision was evident right away. Thank you for your tremendous effort. We would be happy to recommend you and your firm to anyone needing help with an insurance claim.

Please feel free to have any potential client contact me at The Wine Country Inn at (707) 963-7077.

Best regards and wishes,

Jim Smith
President

UNIQUE INNS

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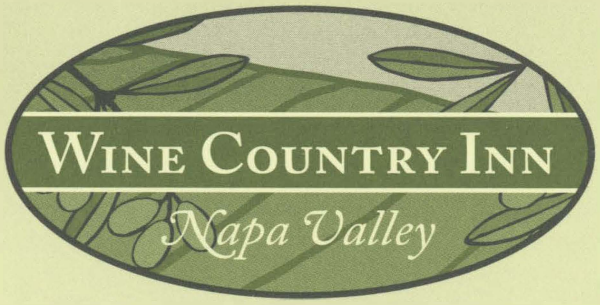

May 6, 2013

The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080

This is a letter of recommendation in the strongest of terms. I am a professional businessperson and used to doing things on my own. When my mother's house burned down eight years ago I tried to deal with the insurance company myself, thinking that we would get an honest settlement from the company we had been paying premiums to for so many years. Boy, was I wrong. I was way out of my league. What the insurance company was offering us to rebuild my mother's life was criminal. You had a huge disadvantage coming to the party so late, but you still managed to almost triple the final settlement. My mother is now 89 and still living in the house that, without you and your company's help, she would not have had even half of the funds necessary to rebuild, let alone replace any of the contents.

So when a small apartment building my mother owns had a tenant fire you were the first person I called to have The Greenspan Company/Adjusters International handle the claim from our side. Because you had done such a great job the first time we did not hesitate to contact you to handle this problem as well. Once again, we were fortunate to have had you, Steve Severaid, and The Greenspan Company/Adjusters International on our side.

As we expected, the insurance adjuster tried to low-ball the amount it would cost to rebuild our building. He hired numerous consultants and tried to convince us we

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could take a number of shortcuts. For instance, he would not agree to replace our fire charred roof trusses. He felt that it would be sufficient to leave the charred members in place and simply sister them with other framing members. Thanks to you I learned more than I ever wanted to know about roof trusses and also learned how essential properly engineered trusses are to the integrity of the building. The insurance adjuster was proposing this repair without the consultation of an engineer. Thankfully, your team knew that this was not the proper way to reconstruct this damage and pointed out the deficiencies in the insurance company's proposal. Additionally, there were several areas of damage that were simply overlooked by the insurance company's adjuster. You and your team were able to negotiate a settlement that was, again, almost triple the amount of the initial offer from the insurance company. I can't even imagine fighting this battle on my own. Actually I can, because the first time around I spent countless hours trying to negotiate a fair settlement with the insurance company and was flabbergasted by their tactics of deception and, in my opinion, outright dishonesty.

It is still astounding and incredibly sad to me that at a time of such loss it is necessary for me to hire a private adjusting company to fight the very same insurance company I have paid for twenty-five or thirty years to feel safe. The only way I feel safe now is knowing that you and your team of experts at The Greenspan Company/Adjusters International are there to fight for me. I would not hesitate to call you again or to recommend you to family or friends (in fact I have already done this on two occasions). Without your help my mother's home and one of her only sources of income would be in ruins. Please do not hesitate to use me as a reference.

Sincerely,

Jim Smith, Owner
The Wine Country Inn