

JACK S. EUPHRAT  
415 WALSH ROAD, ATHERTON, CALIFORNIA 94025

September 22, 1993

Mr. Randy Goodman  
The Greenspan Company  
400 Oyster Point, Suite 519  
South San Francisco, CA 94080

Dear Mr. Goodman:

I would like to bring to your attention the splendid job Mr. Frank Candido, your Senior Adjuster, did for me and my daughter in representing us with regards to our total fire loss at 640 Woodside Drive, Woodside, California.

While we were insured by the Chubb Group, who are most reputable and responsive, we had no idea as to what the actual recovery we could expect to receive. There was the question of replacement value vs insured value and Frank articulated our case with Chubb successfully. He handled all of the details and negotiations and the results were beyond our expectations.

Thank you for a job well done.

Sincerely yours,

  
Jack S. Euphrat