

September 30, 2016.

Eric Metz
455 University Avenue. Suite 350.
Sacramento, CA 95825

Dear Eric,

We wanted to thank you, Darrell Kuykendall, Bryan Fox, Gregg Clifford and everyone else at The Greenspan Company/ Adjusters International for helping archive a successful settlement from our insurance company.

On September 12, 2015, our vacation retreat, personal property, outbuildings, and perhaps every tree on our 26 acre Mountain Ranch, CA property were completely destroyed by the Butte fire. Being inexperienced with this situation we were unsure of how to handle it. We were also very nervous about whether the insurance company was going to handle our claim in good faith, especially given that we live more than 100 miles from the property. We knew we might need help.

We decided to meet with Gregg Clifford. Gregg explained our policy, our rights and the benefits of retaining a public adjusting company. Gregg assured us that you and your team would represent our best interests and would advocate for a fair settlement. We knew that we were in over our heads and believed that having a company like yours represent us might preserve our emotional and psychological wellbeing at the very least. Without knowing much about your profession, we we're still unsure about retaining your company; however, after we met you, Darrell and Bryan, we were confident we made the right choice.

Our confidence in your company grew when you got an initial settlement offer of \$219,095 from our insurance company. The Insurance company's insulting and unfair offer supported the skepticism we had previously had in their willingness to handle our claim in good faith. Knowing that your team would navigate through the complex maze of insurance adjusting to get our insurance company to pay the remainder of our policy limits was a huge relief. Needless to say, in the end and after many meetings, many estimates, and you constantly staying on top of our insurance company, you did exactly what you said. You turned their final offer into \$637,500, which was everything we were owed.

As you know, we maintained a *very* high level of expectation from you and your firm. The personal and professional claims service we got from The Greenspan Company/Adjusters International was world class. I'm happy to say that you met

our expectations without exception and helped carry us through an uncertain and difficult period in our lives. Less than a year after the fire we have settled into our new spectacular vacation home in a nearby area. The fact that we purchased another home in an area at high risk for wildfire is a testament to the confidence we have in you. We'd highly recommend your company to anyone facing the difficult and unexpected decision of whether to go it alone against their insurance company.

Best Regards,



Jeb Engel and Michele Rowe

415-246-1063