



The Greenspan Co./Adjusters International
Attention: Joshua Scott
400 Oyster Pointe Blvd #519
S. San Francisco, CA 94080
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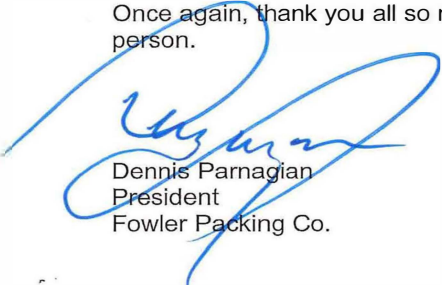
RE: Fire Loss – 60 Geoffrey Dr. Santa Cruz, CA 95062

Dear Josh,

I've wanted to write this letter for some time now but the checks keep coming long after we've been in our new beach house. I'm certainly not complaining but, assuming this file is now closed I want to sincerely say a heartfelt and grateful "THANK YOU!!"

Too seldom in life do companies, or their people, exceed expectations but you and the entire team of Brian Duke and many others at The Greenspan Co./Adjusters International are the very rare exception. Thank goodness I listened to two friends that insisted I talk to you and hear what The Greenspan Co./Adjusters International did for them and, what they knew could do for us. That first meeting convinced me to hire The Greenspan Co./Adjusters International on the spot because, despite my insurance broker's good intentions to represent us with the carrier, I knew he didn't have the knowledge, resources or the complete independence to optimize our settlement. The Greenspan Co./Adjusters International is the most experienced, professional, astute and recognized expert in this field and that distinction is so well deserved. I know for a fact that I would have settled for less than half of what The Greenspan Co./Adjusters International got for us had you not been hired, and that's after deducting your fee. What a value! Hiring The Greenspan Co./Adjusters International made our life easy in comparison to what could have been a very, very exhausting and unrewarding experience. We learned a great deal however, as did our broker, who now realizes, after seeing firsthand the effort, dedication, resources and knowledge that The Greenspan Co./Adjusters International put forth in managing and settling this claim. Our broker and our risk management team have now worked together to tweak our policies to better protect us in the future. But, one thing is for absolute certain; if we are ever unfortunate to have another major loss like this... our first call will be to The Greenspan Co./Adjusters International.

Once again, thank you all so much, and if you ever need a referral, I'd be proud to be that person.



Dennis Parnagian
President
Fowler Packing Co.