Mayor Gabriel Jimenez

Mayor Pro Tem: Glenda Hill

City Council Members: Gilbert Garcia Esther Gonzalez Frank R. Martinez



Incorporated January 20, 1948

City Manager: Samuel A. Escobar (559) 626-4488 ext. 215

Finance Director: Manuel Sandoval (559) 626-4488 ext. 216

City Clerk: June V. Bracamontes (559) 626-4488 ext. 214

October 20, 2011

The Greenspan Co. /Adjusters International 3090 Independence Drive Livermore, CA 94551

We are writing to thank you for the fine job that your firm did in handling our claim that resulted from a fire that destroyed a building that we owned on 9<sup>th</sup> and Park. The building was an old packing house, typical of packing houses that were built in the 1940's and the 1950's throughout the Central Valley. We were part of a PEPIC (Public Entity Private Insurance Pool), and our broker and the PEPIC representative suggested that the maximum due us should have been the \$500,000 that was in our policy's schedule of values.

When you first met with us, you told us that our broker and our JPA representative were wrong and underscored the importance of presenting a claim that represented what we actually had before the fire. Your firm spoke at our City Council meeting and fielded questions from the general public. You were hired.

There were hurdles to overcome during the process. They included the insurance company's consultant leaving out large portions of the building, the insurance company's failure to recognize code issues, and the insurance company's undervaluation of many of the building's elements. They suggested that a building with similar utility, at a much lower cost to replace than the type of building that existed, was the way to go and the basis on which we should be compensated.

You and your team coordinated the services of a forensic engineer to prepare detailed plans from employee descriptions and photographs and then created a reconstruction estimate that you presented to the insurer. You were able to get the insurance company to acquiesce to your position regarding building values and you helped to navigate the many policy conditions that the insurance company attempted to interpret in their favor. You negotiated a settlement in our behalf of over twenty times their original proposal!

Looking back, we made the right decision. It is clear that we would not have done as well had we not retained your firm. Your knowledge of these types of structures, coupled with your expertise in loss adjusting, assured consistency to our small town as administrations changed and through the tragic death of our City Administrator, William Little. You kept things on track.

We would again like to express our congratulations on a job well done. We are happy to recommend your services to others in need.

Sincerely,

Samuel A. Escobar City Manager

Manuel Sandoval Finance Director