



ALMADEN COUNTRY SCHOOL

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May 14, 2001

Kenneth J. Crown
Vice President/Regional Manager
The Greenspan Co./Adjusters International
60 South Market Street
Suite 760
San Jose, CA 95113

Dear Ken:

It gives me great pleasure to forward this Letter of Recommendation to you on behalf of Almaden Country School. What can I say except that without your involvement, we would have never collected the proceeds we received from CGU Insurance for our building, personal property and extra expense claims. At the time of your involvement, we did not even have coverage for our building loss, which was in excess of \$400,000. Through your abilities to interpret the nuances of the policy, you were able to find up to \$500,000 of building coverage that we may not have, otherwise, secured from the Insurance Company.

With respect to the personal property claim, both you and Bryan Romeo did a superb job in documenting all of the books, school papers, furniture, equipment and supplies that were destroyed. We probably would have accepted a figure substantially less than what your office documented. More importantly, you were able to minimize the co-insurance penalty and depreciation that would have applied had we tried to handle this portion of the loss by ourselves.

You ended up securing coverage for all of our teacher's personal effects that were destroyed as well as invaluable materials that our faculty had collected throughout their careers.

Through your efforts, we were able to substantially upgrade the classrooms that were destroyed in the fire. More importantly, we now have four additional classrooms from your negotiation efforts under our extra expense claim with CGU Insurance.

We secured a tremendous benefit from your services and I would highly recommend you to any public or private entity. You certainly alleviated a lot of the burden off of my shoulders and my staff in handling this claim. Please feel free to have any perspective clients give me a call.

Respectfully,

A handwritten signature in black ink, appearing to read 'S.T. Hayden', with a stylized flourish at the end.

Steven T. Hayden
Head of Schools
A Gifted Education, Inc.