

QUOTES FROM WILDFIRE REFERENCES

"When I lost my home in a wildland fire my second emotion was thankfulness that I had insurance. However, my comfort became trepidation after my first meeting with my insurance company. Suddenly my insurance company was an adversary; they questioned me as a prosecutor might, and let me know right up front that my belongings and home would be discounted for age and use. They asked to record the interview and leaned in to ask more questions. I met you the next day at a community meeting regarding the brushfire that had claimed my home and the homes of others. Meeting you was the beginning of the best thing that happened out of that fire and losing everything, as I did. I enlisted your help. Your company helped me catalogue and appraise my losses into a comprehensive list for presentation. Your company's engineers helped to effectively evaluate my home by drawing it out on paper and estimating re-build costs. Your company understood my policy better than I did, and helped me get every dollar I had coming. I have never been so well represented. Needless to say, this turned into an amazing experience where I received everything I had hoped from my insurance company, without ever having to lift a finger or a telephone! I cannot thank you enough. Your fees are more than reasonable, and I recommend you to anyone I meet who has a large claim with their insurance company."

Christian Van Allen – Homeowner

"The challenges created by a complete loss of structure and contents due to the Boles fire in Weed, CA proved to be overwhelming for our family. Working full time and more, attempts to reach a suitable resolution with the insurance company were seemingly futile and we quickly learned that their agenda was to limit their liability as much as possible. We were neither prepared nor equipped to negotiate with insurance company to ensure a suitable outcome for replacing our home and belongings. What their service provided was peace of mind to ensure we were settling our claim on our terms and not the terms of the insurance company. Without their help, I do not believe we would have received equitable compensation for our loss. Hiring The Greenspan Co./Adjusters International was the best choice we made so we were making logical, rather than emotional decisions to recover our losses sustained in the devastating wildfire."

Keith & Bernette Pomeroy

"When we first experienced the loss, we did not realize the kind of emotional, time and financial strain an event of this nature can have on the most well organized and prepared individual. You and your firm provided exceptional support in helping us understand our insurance coverage, and worked on our behalf to make sure the insurance company paid the benefits that we were due as part of our policy. We elected to use an adjuster because it was clear that the insurance company was not being transparent, and were not openly advising us how we could best fully realize the benefits from the coverage we had been paying for all these years. We selected your firm based on the very positive recommendation of several colleagues, and I only wish I would have engaged your firm sooner. I would strongly recommend your firm to a colleague or a friend."

Michael J. Mendes



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"In our more than 45 collective years in the news business, Craig and I never dreamed we would be reporting our own disaster, but the Eastbay Firestorm changed more than our dreams. You are very skillful, Randy; not only because of your encyclopedic knowledge about insurance matters, but also because of your personal sensitivity. Had we been negotiating for ourselves during these two years since the fire, we might have thrown our hands up in total despair, but you stayed at the table and eventually convinced State Farm to do what was fair and just."

Betty Ann Bruno

"When we first met with you and your team in September 2015, we were feeling the devastation and pain of losing our home and 15 acres of Sierra beauty to the Butte wildfire. Thanks to you and your competent team, we are not those same people anymore. The day the Butte wildfire started, we were headed to L.A. for a high school reunion with just our suitcases in hand. Little did we know that hours later a firestorm would ignite some 40 miles away and travel to our little town of Mountain Ranch, CA, burning more than 500 homes.

Our peace of mind and sanity was restored once we hired your team of professionals. Eric was instrumental in putting our mind at ease. No longer did we have to deal with AAA's insurance adjusters asking questions we couldn't answer in the timeframe required... There were so many professionals from The Greenspan Co./Adjusters International who assisted us when putting our claim together and we wish to thank each and every one. We couldn't have recovered our full claim amounts without you and kept our sanity... As a retired couple in their 70's, it took every waking hour of the day to deal with our loss. We cannot imagine how working families with little ones are coping. We highly recommend those affected by wildfires meet with The Greenspan Co./Adjusters International's professional team, call us for a reference and then hire them as soon as possible to eliminate the stress and get the assistance needed to begin the process of collecting the full amount of the policy claim they deserve. Thank you for taking the lead during the settlement process; for your follow-through, your thoughtfulness, your genuine sincerity and professionalism."

Bob & Kathi Flores – Homeowners

"The magnitude of the detail in the settlement discussions with the carrier on this claim blew me away and there is no way I could have handled this claim by myself. The expertise and professionalism you and your team showed was exceptional and that gave both the insured and me a lot of confidence, security and comfort during a really stressful two years."□

ISU Group

TJ Ryan, Chief Executive

"Allison and I lost our home to a wildfire. As we undertook the initial details of this massive task, we became aware of the existence of "public adjusters". Despite our cynicism, we agreed to meet with a representative of The Greenspan Co./Adjusters International. He mapped out a path to financial recovery. He spent considerable time gaining knowledge and understanding of our particular situation. The tipping point for us was this realization: We would never again have to discuss our loss with anyone who was not on our side. Bruce Tibert negotiated tirelessly with a revolving door of State Farm adjusters. Bruce displayed a dogged determination, refused to back down, and ultimately provided us with a final check for every dollar owed to us. Looking back now, Bruce found money that we would have never known to ask for, amounts exceeding their fees. More importantly, we were able to move on with our lives, off-load the stress of negotiating, and I was able to get back to my career—saving thousands of hours of unpleasant work."

Jay & Allison Jensen—Homeowners



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"When the Carlton Complex firestorm raged through Pateros, I felt as if my life went up in smoke along with my home; I didn't know where to start on the seemingly endless road back to recovery. I'm thankful I chose you to navigate through the maze of preparing and negotiating my insurance claims, a truly daunting task that I couldn't have managed without you. It was clear to me that you understood the myriad emotions I was experiencing, and you eased my peace of mind by immediately shouldering the worries that overwhelmed me. I was impressed with both your kind and empathetic approach and your in-depth knowledge, which guaranteed I received the largest financial settlement possible. With your help, I'm able to rebuild my home—even more beautiful than before."

Karen Wagner

"Our lives were completely turned around after the family home was completely destroyed during the Wenatchee Firestorm of June 2015. With your help our stressful experience, which we would not wish upon anybody, was greatly reduced. We recognized quickly that the process was purely an economic transaction for our insurance company, and they would utilize all tools in their war chest to reduce their payout. It was great to find a compassionate professional who went above and beyond to fight for what we were rightly owed. The cost of your services at 10% of the insurance recovery was well worth the results that you accomplished."

John & Wendy McKay

"When Rino introduced us to Eric Metz, everything he said came true. Eric attended numerous meetings that we could not attend because of our business. Eric wrote many letters and made more phone calls than we could ever make because of our business. Eric assured our insurance company paid 100% of our damages; not just what they thought was damaged. Eric also assured our contractor, mortgage company, and insurance company were all in synch regarding making the claims process go smoothly. Not only did The Greenspan Co./Adjusters International allow us to run our business as our claim was being professionally handled, but they assured we got everything we were owed at the same time."

Sally Anne Harris

"The insurance representative seemed so sincere and empathetic when we communicated with him initially, but things got complicated quickly. A friend of ours talked to us about getting an adjuster. At first I was reluctant, thinking it wouldn't be necessary, we could handle this ourselves. When the insurance speak got more and more confusing, we decided this was not going to go well. Having the stress of not having a permanent home, all our belongings being lost, and honestly losing two really loved cats in the fire, there was no way we could compound that by battling with the insurance. We called The Greenspan Co./ Adjusters International on the referral of that same friend. It was the best choice we could have made. I really can't say it more clear than that. You took the burden off of us so we could actually breathe and begin to heal. Everything you did for us was worth it. We now tell everyone how amazing you were and will always advocate using The Greenspan Co./ Adjusters International as an adjuster when dealing with insurance. We are so very grateful! To get to the Nitty Gritty of what The Greenspan Co./ Adjusters International did for us... my insurance company was thinking maybe I had a couple hundred thousand in damage. You figured out that there was over \$600,000 in damage. You do the math."

Sean Stevenson



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"The loss of our home was a devastating experience, financially and emotionally. It did not take us long to realize that we did not have the time and energy to begin rebuilding our lives, deal with the insurance company and their requirements, and still continue to work at our jobs and lead a life that had some pleasure in it. Furthermore, we also realized that we did not have the experience to formulate the inventory list, establish the value of the home we lost and maximize our insurance benefits. It was very obvious that this would be the largest financial transaction of our lives. From our initial contact with Greenspan Adjusters International to our final dealings last week we have had the pleasure of dealing with consummate professionals...The entire staff was always responsive to our needs and the results are far more wonderful than we had even dreamed. If we had not dealt with Greenspan Adjusters International, we are certain that we would have settled for a great deal less and the consequence would have been that the rest of our lives would have been compromised."

Steven R. Chew, D.D.S.
Leslie S. Chew
Steven Chew
Robert Chew

"The Boles fire in September 2014 is one I'll never forget. It was the most horrible thing to ever hit Weed, CA. Over 100 homes and buildings were lost in this fire. You and your team took so much pressure off of me and my family. Your persistence with our insurance company in getting them to understand the quality of our home, its surroundings, and the items they missed in their evaluation resulted in us getting our policy limits paid. As a Police Sergeant, I was already a busy man and knew I would need the help of professionals. By retaining The Greenspan Co./Adjusters International's services, they were able to maximize my recovery. I couldn't be happier!

Steven Shannon

"We lost not only our home, but a good portion of our vineyard, our tasting barn, our guest home, all of our equipment, hundreds of acres of forestland and so much more. It was a complex layering of a personal and commercial loss and one that we could in no way manage ourselves. Through the advice of both business associates and through our own personal network, The Greenspan Co./Adjusters International emerged as the firm most highly recommended. It was clear from our initial meeting with Tim that he would be a dedicated and patient advocate for us. As we tried to recover from our shock and dysfunction, we found ourselves supported, guided, advised, counseled by Tim and the team that he assembled to work on our behalf. Tim's expertise was critical in negotiating with our insurance company. He oversaw every detail of the multitude of assessments, discussions, inventories, documentations and his attention to detail was impressive. He really partnered with us to understand who we are, our family situation, our business, our loss. He was resourceful and diligent in fighting to maximize our claim on every level. And we were both continually amazed and grateful at the enormity of the work that he was doing on our behalf. The final settlement with our insurance company was OUTSTANDING."□

Viluko Farms □
Karen & Pedro Arroyo

"I once represented myself in court against the Department of Ecology and the Washington State Attorney General's office and won. So I do not always feel that I need the help of experts but you more than earned your fee and my wife and I came out well ahead of what the insurance company wanted to pay us, even after hiring you to help. Our house and twenty-three others burned to the ground in a wildfire. Just devastated, we expected the insurance company to help. Our insurance agent was great, the insurance company was not. The insurance company never would have paid us what was owed if not for your help. You earned every bit of your fee and the emotional toll the fire and the insurance company took on us was greatly reduced with your help. We are happy to recommend you and Adjusters International anytime."

Wayne & Carol Loranger



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"The insurance company tried to penalize us for doing everything in our power to mitigate our damages. The Vericclaim Adjuster was pleasant at first, but was very schooled and experienced in doing his job as he is tasked to do: to minimize the claim throughout the process...Fortunately, your firm succeeded on negotiating a fair and reasonable settlement with experience and tools that we do not have at our disposal...We appreciate the policy knowledge, detailed analysis and information that you provided us with which allowed us to make important business decisions relating to which path we wanted to take with our claim. We certainly did not realize the finesse, skill, and strategy necessary in the claims process to lead to such a successful resolution...Most importantly, it does come down to dollars in the end...You were able to successfully negotiate a settlement that was hundreds of thousands of dollars more than the insurance company initially offered."

Greg Hooper
Pala Mesa Resort

"Hello Big Sur and Highlands neighbors, as alumni of the Pfeiffer 2013 fire where we lost our then home, we want you to know what made a huge difference after the fact. There is a category of a public company called "Public Adjuster". Your public adjuster works for you and without ours we never would have come out financially whole and that includes their fee, which is a % of what they get back for you. They are amazing, doggedly persistent and do not stop until the job is done. We lost our home to a wild fire in Big Sur. We NEVER could have achieved the recovery they did because they know how the process works. So many things the insurance company never tells you! They are more than worth every penny of their fees. A way to think of this is if you get sued or have a legal problem you hire a lawyer to work for you as the person suing you or whatever company you have a problem for CERTAINLY has a lawyer working for/defending their interests. This is what Greenspan Co./ Adjusters International does for you. Yes, the insurance company assigns a claim adjuster to your case but they are NOT your advocate... they work for the insurance company. So, it makes sense any way you look at it!"

Anne Ashley & John Alvord

"I know that without your assistance, in both knowledge of the insurance industry and labor in compiling our claim, we would be unable to rebuild our Club. Though I was skeptical, without a doubt, purchasing Greenspan Adjusters International's services was the wisest expenditure our club has ever made. Without it, our recovery would have been much less, probably half, and the time spent by my staff and me, would have been much more costly."

Marilyn Curry, Club Manager
Chabot Tennis Talk

"I would like to thank you for the help and the guidance you have provided when my home was severely impacted from the Wenatchee Firestorm. Working full time and with the emotions involved in losing my home, your assistance allowed me the time and peace of mind to put my life back in order. I cannot express my gratitude enough for the hard work you did on my behalf to get me the settlement I was rightly owed. Your fees at 10% of the insurance recovery were worth the result produced."

Dale Mills

"I am hoping that you will pass this letter on to my friends and neighbors as an endorsement of your firm and your team that did an incredible job in helping us to recover both financially and emotionally. Without your company's assistance, we might not have survived."

Roger Bumps
Davis Furniture



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"In September of 2015 we were one of many who fell victim to the Valley fire. Shortly after the fire we started our interaction with our insurance company. It soon became apparent to us the insurance company was not really our friend. We, like most people, felt the insurance company would really be there to help us recover. Looking back on the various events with the insurance company, their sole purpose was to reduce the amount of our claim. We pride ourselves on our ability to handle life's events and overcome adversity. Until this fire, we had never found anything we could not handle. We realized we had more than met our match fairly soon. The emotional impact was more than we could handle. Good fortune came at this time in the form of Greenspan Co./ Adjusters International. We feel that The Greenspan Co./ Adjusters International rescued us from the depths of adversity. Their concentrated efforts gave us what we think, is a victory. The efforts of the team were significant, detailed and never ending. They never left a stone unturned. Their efforts will always be appreciated. Having completed the insurance process has removed a tremendous burden. We cannot express our appreciation for the work The Greenspan Co./ Adjusters International did on our behalf."

Donald & Glenda McConlogue

"I wanted to thank both of you for you and your firm's efforts in handling my house fire following the wildfire in Cobb, California. Representing lots of my clients in real estate transactions, and knowing some of them who've had fires before, this was an enlightening experience when our second home burned down. Not only do we have a nicer home than what we had before the fire, we were able to use the remaining available Extended Replacement Cost proceeds to make major upgrades to our newly purchased home! Following a wildfire, there is both a personal loss and a community loss. You were there to shoulder the emotional burden of the personal emotional loss and help us recover from the financial loss so we could help and support our community when it most needed support."

Eddie and Linda Mullins

"In the months that followed, it became clear that you are indeed knowledgeable about insurance processes. In addition, you have a keen sense of strategy, and highly effective people skills. You patiently shared your strengths with us and for that we are deeply grateful. We've often commented to friends, "When we have our taxes done, we hire a professional". Now we are in a situation that we have never before experienced, so we are hiring a professional to guide us in our claim... Beyond your expertise, you gave us your friendship. You were always there for us, let us in a window of your own family life and "held our hands" when that was that was most needed."

Fred & Ceil Sharman

"You were thorough and competent, as well as highly skilled at the job required...You maintained a focus, pursued the claim vigorously, advised us of the appropriate strategies to maximize our return, and helped us to prepare the essential data with which we were able to argue our position...Your stock in trade was supposed to be knowledge of Insurance Industry procedures, methods for structuring a claim to maximize return, negotiating skills and a good sense of timing. All of these you exhibited, while making it as easy as possible for us to carry out our role, consistent with the final objective of reaching the best settlement."

Keith & Jan Gunn



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"Your knowledge in this complicated industry is unparalleled. We are very happy to have met with you and other members of your team after our family home was complete destroyed from the Napa/Sonoma Wildfire of October 2017. Your expertise and frequent communication made what could have been a daunting process easy and seamless for us. Despite our insurance company's attempts to delay, deny, and diminish the significance of our damages and undervalue our claim, you and your team worked diligently to overcome the insurance company's unreasonable positions and ultimately recover what were rightfully owed. We are very grateful for the hard work you and your team did to help our family recover at our greatest time of need. You help rebuild lives and we thank you for helping us rebuild ours."

Richard & Jill Permutt

"As you probably remember, we initially decided that we could handle the losses on the two houses by ourselves. By January it became apparent that all our efforts and time consumption with Prudential were just adding another element of frustration to our lives. It was initially hard for us to admit we needed help but, in retrospect, we could have saved ourselves two months of frustration by obtaining your services earlier...Although we were skeptical that anyone could get Prudential to be reasonable and fair, the final settlement amount you obtained says it all."

James J. Rytuba
John J. Gannon

"As a physician I've long appreciated the special rewards inherent in service that is perceived as extraordinary by one's clients...Your firm's professionalism, expertise and dedication to detail have produced results that frankly exceeded expectations. Of equal importance, your comprehensive management of the settlement process has allowed me and my fiancée to focus our energies on those things dear to us, our relationship, our careers and the rebuilding. The grief (financial and emotional) that your firm has spared us is difficult to calculate."

Jon Wack, M.D.

"You bring tears to my eyes. I never would have thought The Greenspan Co./Adjusters International would have collected this much money on my behalf."

Judy Faulkner



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"Our initial hesitation was the fee of 10% of the amount received from the insurer. After our initial meeting with Ken Crown, Executive Vice President for The Greenspan Co./Adjusters International, we were impressed with his presentation and signed the contract that day. All that he promised that The Greenspan Co./Adjusters International would act as our partner in recovery was fulfilled by our adjuster, Bruce Tibert. So why hire a public adjuster, specifically The Greenspan Co./Adjusters International:

1. They are a nationally respected firm with tremendous experienced personnel that know the ins & outs of the insurance company's strategy to mitigate their financial losses to their insured.
2. After you sign the contract with them all communications with the insurer goes through The Greenspan Co./Adjusters International's adjuster to you. In the nine months after our signing we did not have any direct contact with Nationwide. Not only less stressful, but our inexperience in these matters would have set us up for negative results.
3. Further the shock of losing all your belongings, your home as well as a relocation to a rental home was a real bonus as the agency they hired found a very nice home of comparable quality to our lost home in a neighborhood close to our old property. The insurer at first sent us to small apartments 30 minutes away that were not acceptable. Also because the insurer's adjusters left to go back home they had no idea about the area and expected us to find a place on our own.
4. Our public adjuster, Bruce, was also a very nice man who truly empathized with our down emotions caused by the horrific experience of losing everything.

In summary, we highly recommend hiring the services of The Greenspan Co./Adjusters International's organization as your public adjuster to nullify the adverse stress of dealing with the insurance company. Further in spite of the 10% fee dollars more than the amount the insurer wanted to settle our claim."

-Tom & Lois Karbowski

"Initially, I was skeptical about any public adjusters, and Greenspan Adjusters International meant nothing to me. However, from the outset, I was impressed by the persistence and resourcefulness of those employees with which I had contact. As the claim process progressed, I was further delighted by the attention you gave to our particular needs. I always felt we were your most important clients, as I'm sure all your families did. Whether the problem concerned temporary living expenses or the valuation of our property, your clear, detailed, and appropriate response kept the negotiations going on an always-beneficial keel. We were continually reminded of your experience and integrity."

Abigail Melamed

"...Issues of financial magnitude as well as minor details were dealt with equal attention and concern. In addition to our 7200 sq foot home and all of its contents, we lost an irreplaceable art collection. ...He supervised a minimum of half dozen Allstate representatives, a personal inventory specialist, an art and antiques specialist, and a building specialist who recreated our home inch by inch on paper, a loss of use adjuster who agreed to numerous weekend and holidays stays, and a total of three separate insurance companies involved in our loss. ...Even though we have been entitled to all of this compensation, insurance paperwork, complicated language and fine print exclusions would have prevented us as novices from acquiring a fair and positive result."

Lora & Bob Sandroni



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"Our home burned completely to the ground in a wildfire that took out 39 homes in our small community. After many disappointing interactions with our insurance company, we decided to call Greenspan Int. and it was the best decision we ever made. Greenspan came to our house the next day, looked over all the papers we had exchanged with our insurance company, and because they have the experience, knew just what to look for in the way of what I will call legal fraud. They pointed out all the ways that our agent was making it look like we were going to get the best payoff. After explaining our policy to us and identifying these "tactics", we found that we could nearly double our payout as projected by Greenspan. Better yet, we would never have to deal with our agent again as all transactions would be handled by Greenspan. Throughout these months we have been fairly and professionally treated and have received a far better payout than originally offered by our insurance company. All of our correspondences were replied to and all questions (which were seemingly unending) were answered in a timely manner. Greenspan has truly been a comforting light in all the turmoil of rebuilding our lives after this devastation. We have a beautiful home that we would not have been able to pay for had it not been for the relentless actions of Greenspan demanding from our insurance company what we deserved as policy holders."

Karen Marshall

"I wanted to take this opportunity to thank you for the incredible job you and your team performed in the adjustment of our property with Farmers Insurance. When you knocked on my door to explain your services, I was initially thinking that I could handle it myself... being an attorney and negotiating was what I did for a living. Little did I know!! Once I sat down with you and you explained the entire process and showed me your firm's work product, I realized I was in way over my head. I now have a beautiful home, nicer than what I had before, through yours and the Greenspan Co./ Adjusters International's efforts. We never believed that we would have over \$390,000.00 worth of personal property, let alone to be able to collect this amount upfront from our insurance carrier. Jenny's meticulous efforts in detailing every single item that we had ultimately led to your office being able to secure for us our policy limits. I know it was no easy feat to battle Farmers on the depreciation schedule they applied showing an Actual Cash Value loss way below our limits. However, you did not back off and eventually secured my policy limits on my personal property. Any prospective customers would be crazy not to get you involved right away. You and your firm took a tremendous burden off Annie and my shoulders and we are grateful that we made the right choice in hiring your firm."

Arthur Pollock

"We talked with several public adjusters before deciding on Greenspan Adjusters International. Your professionalism, reasonable fees and personal support, to say nothing of recommendations from other fire victim made it an easy choice. We are convinced that your "eagle eyes" and firm but diplomatic approach with our insurance company has "brought us back home". David and I know it was your determined encouragement which enabled us to pursue the arduous task of itemizing our personal property. There is no question in our minds that working with Greenspan Adjusters International to settle our claim under these stressful circumstances was the best investment we could have made.

Beth and David Hoge

"We thought that our insurer would treat us fairly and pay the right amount so that we could rebuild the property. Being an attorney I have dealt with many complex legal and business issues in my career. Relatively quickly in the process I realized that the insurance company was going to drag its feet and find ways to reduce the amount owed. Your efforts resulted in an amount of more than double of what the insurance company initially offered. With your efforts we are finally on our way to getting our home and lives rebuilt. The cost of your services at 10% of the insurance recovery was well worth the time, effort and results that you obtained. Thanks for your hard work."

Brett Scott



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"Let me start off by saying that the decision to hire The Greenspan Co./Adjusters International was one of the best decisions we have made. After the fire, we were at a loss. We had no clue what our next step was. A few days after the fire, we contacted Greenspan Adjusters International. They helped us with our claim and made sure we were as comfortable as we could be, despite the situation. They handled everything with our insurance company so we could focus on our next step as a family. It made it much easier as my husband and I both work full time and have two kids to care for. Any questions we had, they were there to answer. Any problem we had, they were there for us. I am forever grateful to The Greenspan Co./Adjusters International for all of their hard work and dedication they have had for my family."

Matthew, Caitlin, Tyler, & Riley Dawson

"I never anticipated your being able to secure such a high settlement, which was more than four times what I expected to get had I negotiated with the insurance company myself. You not only secured much more dollars than I anticipated, but helped alleviate a lot of the burdens that I would have to deal with in dealing with my insurance carrier."

Fred Fahimy, D.D.S.

Fred Fahimy, D.D.S., F.A.C.P.

"...that the negotiating skills I had developed in thirty five years of City Management and my post-retirement training in mediation and dispute resolution at Pepperdine Law School would enable us to obtain the settlement to which we were entitled. After several months of frustration I realized that my lack of knowledge regarding insurance policy interpretation and claim processing suggested that I needed professional assistance. I have estimated that the total award exceeded what we could have achieved on our own - more than \$650,000.00. Equally important to us was the peace of mind we felt knowing that our claim was being pursued vigorously and professionally. It is hard to describe how much that helped bring order to our lives during a time that was stressful and chaotic. Relieving us of that burden and the manner in which your staff kept us informed and assured that things were going to work out well contributed greatly to our mental health and outlook during those difficult times..."

Jack D. Shelver

"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. 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. You got an initial settlement offer of \$219,095 from our insurance company. You turned their offer into \$637,500. 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."

Jeb Engel & Michele Rowe

"Thanks to you, my settlement was more than what I would have received if I was representing myself. You discovered losses, that I had, which I was not aware of. Greenspan Adjusters International is made up of the most sophisticated, intellectual, experienced and highly motivated professional people that I have ever worked with."

John Markowski



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"After the shock wore off the enormity of rebuilding and replacing all that we owned was overwhelming. I learned throughout this process that as nice as the insurance adjustor is their job is to pay as little as possible for the loss...I can honestly say that without your help I would have suffered a devastating financial loss as well as a devastating personal loss. You and your staff worked very hard on my claim. You did things to increase the amount of the claim payment from the insurance company that I would have had no knowledge even existed. On a personal level you were understanding and supportive of the emotional impact this was having on me and my children."

Lori G. London, Attorney at Law

"We lost our dream family home and all of our possessions during the Wenatchee Firestorm of June 2015. There were numerous obstacles that the insurance company placed in our way. Their valuations and coverage decision were extremely misguided. With your expertise and insurance knowledge the claim was resolved to our satisfaction. We were especially pleased with the efforts on our extensive contents inventory and the detail and effort that was put in capturing our loss. Additionally, your construction consultant did a fantastic job of identifying the proper scope and articulating the basis for our recovery. Your interaction with the adjusters and ultimately the insurance company's lawyers resulted in a very favorable resolution. "

Michael Taylor

"Since Bill and I both work full time in our own business, we did not have the time or the knowledge to deal with all the complexities of this claim by ourselves...You were extremely conscientious and aggressive in securing the compensation we were entitled to from our insurers, and we wholeheartedly recommend your services to anyone in a situation similar to our own."

Nancy Sokolsky Newsome

"Although we were hesitant to hire you at first, we were continually impressed by the value your team provided throughout the process, and by your proactive approach to reaching such a successful final settlement...Your communication and response to our needs were consistent throughout the entire process. Most importantly, you were successful in overcoming all resistance with the insurance carrier and their representatives to bring us to a reasonable final settlement on a major claim."

Dan Priano
Post Ranch Inn

"Your knowledge and persistent efforts of all the team players from Adjusters International's excellent staff were a major contributing factor in recuperating monies that otherwise we would not have been paid for. We were happy to pay your fee of 10% for the results produced."

Ralph & Pauline Peterson

"It was a pleasure working with you after the devastating Napa/Sonoma Wildfire of October 2017 completely destroyed our family home. Having someone with your talent on our side leveled the playing field as the insurance company had an army of consultants representing their best interests. We were in capable and caring hands from the start and having you as our trusted advisor assured us that insurance company was not going to be able to wiggle its way out of paying what was rightfully owed. Your expertise in properly identifying, documenting, and presenting the extensive damages to our home was invaluable."

Ralph L. Cohen & Susan Million



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"We discovered...that insurance companies can be reasonable, but the terms on which they are reasonable are altogether strange to the uninitiated, and that only with an experienced adjuster sitting on our side of the table would we be able to get a settlement sufficient to replace an exceptional but undocumented house. With infinite patience and attention to detail as she put together our inventory, she led us through day-long sessions - ordeals which without her optimism and cheerfulness I would have never voluntarily endured."

Robert D. Knight

"Seldom does one find a person who is both understanding and compassionate, and efficient and competent, during a difficult and trying time."

Roe Gruber

"The life of my family was forever changed on the day the wild fire destroyed my 83-year old mother's home in Wenatchee, Washington in 2015. We met with the insurance adjuster very quickly, but felt completely overwhelmed and lost in the process that stood before us to secure my mother a temporary living situation, begin managing the property cleanup, and claiming processes for both the dwelling and content recovery. We were also uninformed as to how and what to claim for additional living expenses. Although the insurance company was quick to provide immediate financial assistance, clear information on the processes was significantly lacking. We were confused, overwhelmed, and possessed extremely inadequate knowledge and skills in how to proceed with the insurance recovery to assure our benefits were being fairly maximized. It was not long before my mother's friends referred us to Adjusters International as they were experiencing great relief in having the professional assistance to deal with the many facets of claim recovery following their devastating losses as well.

From our very first meeting with Adjusters International, it very quickly became clear to us how much we needed the highly experienced and professional staff assisting us in every aspect of managing our claim recovery. The processes themselves are so complex and foreign, and in the midst of the emotional, financial, and physical exhaustion following such devastation, what a relief it was to know that the highly professional and competent staff of Adjusters International was leading the way for us. We are extremely grateful for the services provided by Adjusters International and their very competent team. We cannot imagine navigating this process without them."

Lynn Einarsson Woods

"Tom and I are thankful that we hired you and Adjusters International. Even considering the amount we paid Adjusters International, we have no doubt that we came out well ahead as where we would have been without you. Your fee percentage at 9% was money well spent to have the peace of mind that we have a zealous advocate on our side to level the playing field. We have no regrets that we chose the path we did."

Maureen Bryant

"There is nothing like having real experts fighting on your side and we could not be more pleased with the outcome of our final settlement. Our insurance company messed up our policy by negligently issuing incorrect limits. You fought really hard to get the policy reformed and adjusted to reflect proper values. With your fine work and dedication, we are now finally back in our beautiful home. We cannot say enough about how helpful you were in your determination to fight for what we were rightly owed. Your fee at 10% of the insurance recovery was well worth the time, effort, and results that you obtained."

William & Kay Larson



QUOTES FROM WILDFIRE REFERENCES

"Having tried to "go it alone" we took the advice of friends in the same position and placed ourselves in The Greenspan Co. / Adjusters International's capable hands. This turned out to be the best thing we could have done...I think that without your help we would still be negotiating with an insurance company that put on a progressively harder and less friendly face as time went on."

Andrew D Hull, M.D.

"We believe that Mr. Candido's work has significantly improved the outcome of this negotiation, both in regard to the agreed amount, and in regard to the stress placed on us. In particular, the last phase of this process, which seemed to be reaching an impasse, was resolved following a very well worded letter to the State Farm Claims Representative. This was good work."

Charles Alcock
May-Ying Chu

"Thank you for everything your company did! I never knew there were people like you until I met Kyle Hensiek. A fire is a scary thing. Especially, when it burns your home and everything in it. The recovery process is so overwhelming. I'm glad I had The Greenspan Co./Adjusters International on my side. Who would have thought of having a handicap ramp installed at our temporary home... only The Greenspan Co./Adjusters International. I am so pleased with the settlement I received."

Consuelo & Nancy Robles

"On September 15, 2014, our family home burned to the ground. It's hard to fathom and doesn't really begin to sink in until you notify your insurance company. Your head spins and you're not sure where to begin. The professionalism by all The Greenspan Co./Adjusters International was truly appreciated!"

Gene Toms

"Thank you and your staff for the professional and compassionate way in which our claim was brought to a successful conclusion."

Nancy T. Lane

"...Matt, not only were you a good advisor, negotiator and expedite on our behalf, you have become a good and trusted friend. You accomplished the impossible; thanks to your expertise, we are now enjoying our new home."

Marinos & Mary Garbis

"The relief and peace of mind obtained by turning over this battle to experts made any expense worthwhile."

Michael F. Johaneck, M.D.

"There is no question hiring The Greenspan Co./Adjusters International reduced my stress levels, countless hours of time, and the need to enter into long term negotiations with Hartford. I learned more about the hidden values in my policy in one hour with Greenspan Adjusters International than my insurance agent gave me over two weeks. In addition, they add tens of thousands in value to my final claim, due to their extensive database and insider knowledge of how to present my claim to the insurance company."

Michael Veys



QUOTES FROM WILDFIRE REFERENCES

"I also want to thank your staff for assisting us in putting together our total loss personal property claim and evaluating the true replacement cost for our damaged home. It is not easy to recreate all of the personal effects one accumulates in a home over a 20-year timeframe."

Phillip & Rosalyn Warburton Chodur

"We are very pleased, and happy, with the results."

Karen Koeder, Executive Director
Camp Fire USA

"I cannot thank you enough for the wonderful job you and your team did in presenting my claim to the insurance carrier! After the devastating Boles fire in September 2014, all you want is for your life to return to normal. With The Greenspan Co./Adjusters International's help, you increased my dwelling claim by 40% and obtained policy limits on my additional coverages i.e. personal property, other structures, and trees, plants, and shrubs. I would have never been able to accomplish this on my own."

Sandra Tallerico

"In October of 2017 I lost my home in the California wildfires. From negotiating additional living expenses, inventory reconstruction, and dwelling rebuild estimates, The Greenspan Co./Adjusters International resources have provided great value. I have also been spared the headache of dealing with the insurance company directly on topics I know little about so I can focus my efforts where I add value."

Shari Brown

"Thank you so much for everything you've done for us. Your expertise is the reason that we were able to fully recover from State Farm. Please let us know how we can thank you. Please know that we will always appreciate your work and kindness toward us during a very difficult time."

Suzie Shupe

"You are a formidable advocate and a valuable friend."

Sydney Kapchan



QUOTES FROM WILDFIRE REFERENCES

“On September 11, 2015, The Butte Wild Fire destroyed my home, personal property and hundreds of other homes in my town, Mountain Ranch, CA. When I met Gregg Clifford, I knew your company was above the rest. I could tell by the manner in which Gregg represented your company, I'd get a level of advocacy and professionalism that no other company could provide. The great customer service and professional claims advocacy I received helped keep me going through a very difficult time. I'd recommend your company to anyone in the same situation.”

Fred Garrison



QUOTES FROM WILDFIRE REFERENCES



QUOTES FROM WILDFIRE REFERENCES

"Little did my wife and I realize the struggle and ordeal we would face when dealing with our insurance company."

Barton K. Boyd, President
Disney Consumer Products

"I am single and self-employed, and although I at first attempted to handle my insurance claim myself, it soon became apparent that if I wanted to simply maintain my 'sanity,' not to mention obtain a fair settlement, I would need expert assistance. I considered several public adjuster firms, and several lawyers, before engaging the services of Greenspan Adjusters International, and I have never for one moment regretted my decision, even when writing out their check! There is no way around it: the process of documenting a major loss is extremely difficult - complicated, traumatic, confusing and time-consuming. My claim was guided through the insurance maze by the professional skill, expertise and diplomacy of Greenspan Adjusters International's representative...Thanks to his dedicated efforts on my behalf, I have had the security of knowing that my claim was well represented, even when I could not personally attend to it, and, bottom line, I know that the settlement has been larger and far more equitable than I would have been able to obtain on my own. I am sure that I would have been at a decided disadvantage to have attempted these negotiations without Greenspan Adjusters International, and would have been subjected to a great deal more stress throughout the process."

Dru Simms

"We never thought of hiring a public adjusting firm because we considered ourselves well-educated, capable people who could handle our problems ourselves...After spending a lot of wasted energy with our insurance company, we learned about Greenspan Adjusters International. In reading the letters of recommendation from their clients, we immediately knew that something was different about this company-the recommendations seemed to come from the heart...The settlement was 60% higher than what we had been able to negotiate, even with the guaranteed replacement coverage! Bill is a dedicated, knowledgeable, and tenacious professional, with the utmost integrity. He has a strong command of detailed cost statistics and a good feel for the big picture. He also has a good sense of humor and a positive attitude, which was essential to our well-being in the most frustrating of circumstances. We could not have hoped for a better public adjuster. His time was worth every penny."

Mark J. Rubash and Melanie L. Hills

"From the very start you gave me a sense of relief that my serious problems would be dealt with conscientiously, and the results leave me impressed, and most appreciative."

Irving Brecher



QUOTES FROM WILDFIRE REFERENCES

"Were it not for the assertive stance delivered by Greenspan Adjusters International to my insurance carrier, I know the outcome would have been far less favorable. Aside from the financial attributes, which I recognize fully recovered the fees for your services, the heretofore unrecognized brutality of the insurance industry was minimized as well... Greenspan Adjusters International always seemed to have multiple alternatives to offer me, based on extensive experience. In your line of work, experience is what counts."

Martin R. Thomas

"Of all the financial decisions I have had to make in my life (and there have been plenty), hiring The Greenspan Co. /Adjusters International was one of the best."

Thomas C. Scott, CFP, President
Norstar Financial & Insurance Services

"Having been a physician for fifty years, and having dealt with innumerable consultants, I regard you and your company as essential consultants for a very complex problem...You represented us in a perfectly professional manner and succeeded in getting us a totally fair settlement of our large claim. You have specialist knowledge in a unique field of economics. I could not have done this by myself."

William S. Neal, M.D.

"Because you as our representative dealt with the taxing, day-to-day negotiations and arguments, we could begin to try to recover from the trauma. You guided us through problems which often seemed insurmountable."

Wolf von dem Bussche

"We know that your diligence, intuitiveness and gentle prodding enabled us to document our claim in a complete, professional manner...From ashes and total destruction we were able to build our dream home. Our lives have a new beginning with peace and serenity."

Carl & Margie Rankin

"You sent into my life an angel who took me gently and firmly in hand, gave me strokes of encouragement, and guided and pushed me to completion. The cost of her services admittedly served as a motivator. However her judgments and decisions when I vacillated, and her 'short cuts' got me through to the end in record time. I also felt we had done a thorough and complete job. I've had no regrets or second thoughts that items had been omitted. It was money well spent and I wish I had hired her 18 months before."

Christine T. Donahue

"After hiring you as a public adjuster not only did you break the stalemate, you also alleviated the stress and frustration I was experiencing. I believe the insurance company settled fairly and I was justly compensated for my losses, only because you were there to negotiate."

Connie Linden



QUOTES FROM WILDFIRE REFERENCES

"We have always been particularly appreciative of Bill's professionalism. He was responsive to our concerns and always went to pains to ensure that we had the best information available for evaluating our options at critical stages of the process, including obtaining consultations from professionals with specific, relevant expertise. We are confident that his extensive knowledge and concern for our best interests allowed us to make the best representation of our claim. We do not believe that we could have obtained as favorable a settlement had we not had Greenspan Adjusters International to represent us."

Delia Risbrough
Neil Osborne

"In retrospect, if Greenspan Adjusters International were to double its charges, which were a percentage of the insurance paid to me, it would still be a bargain."

J. R. Singer, Ph. D.

"I firmly believe that both our financial and emotional recovery from that tragedy is due in no small part to your heroic efforts to ensure a fair settlement from our insurance company. I am convinced of two things. Had we negotiated our own settlement, we would not have recovered the true costs of rebuilding/replacing our home. I also believe that had my husband and I been in on the direct negotiations with Safeco our emotional distress and overall stress would have escalated and prevented our emotional healing. Having confidence in your expertise allowed us to pick up our pre-fire lives and start to rebuild our 'home.'"

Joan Tanzer

"Your dealings with Allstate and California Fairplan always struck me as at once smooth and tough, charming and knowledgeable. And you got results: we ended up with much more money than we would have without you."

John Hancock

"We sincerely believe that we would not have received anywhere near the satisfaction for all of the time and money we had put into remodeling the house had it not been for your assistance. Further, your guidance on developing our contents' list was invaluable, and your ability to prepare materials to the adjuster's requirements certainly helped expedite the process."

Denise Novoselski
Miramar Publishing Company

"The skilled staff of The Greenspan Co./Adjusters International researched and worked with thoroughness, diligence and determination that resulted in a very favorable settlement as quickly as possible...His knowledge, attention to detail, preparation and professionalism expedited the settlement. He had complete knowledge of our insurance claim and his negotiation skills were superb. He was always in contact with us, informing us of his progress and answering all our questions."

Raymond Buck-Lew
Susan Buck-Lew



QUOTES FROM WILDFIRE REFERENCES

"Before your involvement, Farmers Insurance was suggesting that our home would cost about \$120.00 sq. ft. to rebuild which included the code up-grades. Through your efforts, we were able to secure a settlement over \$200.00 square foot. This amount far exceeded our expectations... You kept us informed through out the entire transaction, you returned all our phone calls answering all our questions, sometimes more than once. You included us in meetings with Farmers Insurance when necessary... I never thought you would be so successful in collecting all of the dollar amounts you claimed on our behalf for our personal property items... Many of our neighbors negotiated their own settlement and most of them have not started construction and the ones who have settled are disappointed with their settlement amount. Your efforts alleviated all the stress we would have incurred if we tried to negotiate our own claim."

Wayne & Donna Larson

"I believe that Greenspan Adjusters International was able to negotiate a better response from the insurance company than I would have been able to do. You were experienced and knowledgeable about the claims process. I believe your fee was earned and I came out ahead."

William B. Davisson

"He spared no effort in protecting my interests. His professionalism is to be admired."

Robert Fischer
Mason Brothers

"As fiercely independent 'do-it-yourselfers,' it was not easy for us to let go of the negotiating process at the beginning. However, it was clear to us at the time...that we needed some professional help...I must frankly say that the fact that our family is still intact is a tribute to Greenspan Adjusters International and Mr. Candido's ability to assume much of the burden which might otherwise have broken us apart."

Cherie Emery & Corey Klein

"Your professionalism, caring attitude, attention to our needs and attention to detail have made a tremendous difference to our peace of mind during the time we were immersed in getting our lives back in order. We were also delighted with the final amount of money you were able to obtain on our behalf. We're convinced that had we tried to do the same on our own, we wouldn't have been able to work out anything near the kind of settlement that you have."

David Shaw
Lynn Deegan

"When I think of the potential financial disaster that I found myself in, the day after the fire and what you were able to achieve, I can only say that your performance was a 10 out 10. Your competence and concerns were the only things that gave me hope. This was especially true since I even had attorneys tell me that there was nothing that could be done."

Gilbert D. McCann

"Frank arranged meetings with us at our convenience, often in the evening and on the weekends sacrificing his own personal life to accommodate our needs. Frank settled this claim in a timely fashion with a high degree of professionalism. The settlement Frank negotiated for our Dwelling was a fair and just one, a settlement that we could not have obtained without Frank's efforts. You earned your fee."

Jay & Renee Keller



QUOTES FROM WILDFIRE REFERENCES

"Frankly, Jeanne was initially unhappy with the decision to hire a Public Adjuster. She felt we should be able to trust our insurance company to do right by us. However, they proceeded to jump right in and justify our action...Frank has effectively guided us through the settlement process, and has handled all the direct negotiations with the insurance company. This has left us free to devote all our energies to the rebuilding design and details, as well as putting the rest of our lives back together. It is, of course, very difficult to place a dollar value on your representation of us...My guess at this point is that Frank secured for us a settlement in excess of what we would have accepted of about 3 times the amount of the fee which we will have paid Greenspan Adjusters International."

R. C. Wentworth

"Looking back, it seems like we went through a baptism of fire, trying to get a fair settlement from Republic. But personally, through it all, I hung on to you, knowing in the end you would win the battle for me. And you did...You are an expert and a professional-and I thank you and appreciate your never-ending drive and determination to help me get the best settlement possible."

Sharrie Dorney

"Everyone at The Greenspan Company / Adjusters International did a great job in helping recover the money we were due from Farmers Insurance. There is no doubt in my mind that we would not have been as successful dealing with the insurance company by ourselves."

Sarah Lee & Hugh Roghmann

8/20/2020

