

WILDFIRE

Letters of Commendation



THE GREENSPAN Co./
ADJUSTERS INTERNATIONAL
The *right* way to settle claims®

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Xunhua Lee and Hugh Roghmann
16120 Sugar Pine Ridge Road
Cobb, California 95426
(650) 267-3288

Joshua Scott, Rino Benenati, Jody Duvall, Vic Johnson
The Greenspan Co./Adjusters International
14614 N Kierland Boulevard Suite N-140
Scottsdale, Arizona 85254

Re: fire loss

Dear The Greenspan Co./Adjusters International Team:

We wanted to thank you all for your efforts in handling our fire loss. Our house was destroyed by a large fire storm in Cobb California 09/2015. During this time many people like us lost their homes and had nowhere to turn. We were fortunate enough to make the right decision early in the process by hiring The Greenspan Co./Adjusters International.

Everyone at The Greenspan Co./Adjusters International did a great job in helping recover the money we were due from Farmers Insurance. It was not always easy but you helped us through the process and we appreciate your hard work and guidance.

There is no doubt in my mind that we would not have been as successful dealing with the insurance company by ourselves.

Thank you again for your expertise and professionalism in handling our fire loss.

Sincerely,


Sarah Lee and Hugh Roghmann

Hello Big Sur and Highlands neighbors... we are planning on success and being home soon. However, 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. (As you know... if you are sued and the other party has a lawyer you get yourself a good one or you are toast!) The same is true after a fire. There is a category of a public company called "Public Adjuster". The good ones have LONG term histories of success. The insurance companies assign you an adjuster but THEY WORK FOR THE INSURANCE COMPANY! Your public adjuster works for you and, without ours (and we are very good at detail, records and computer work!) 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. Two examples... we had a custom built Mickey Meunig house that the insurance company said could be rebuilt at 1/5 per sq ft of what it would actually cost in Big Sur with custom everything and, when we completed the inventory (3600 items down to the last fork and can of beans to some high priced artwork) with them the insurance company fought us every step of the way. The public adjuster did all the paperwork (the final submitted document to the insurance company is more than 7" of stacked paper with small print) and understood the way the insurance company wanted the documents presented and filled out. We hadn't a prayer without them.

So the man to call if you need them is Ken Crown - Cell: 408-858-1685 - Executive Vice President The Greenspan Co. / Adjusters International. He is on the marketing side and a bit of a pit bull but you will love it when he is YOUR pit bull with the insurance company! His professional staff that you work with day to day is amazingly competent, easy to work with and really nice people. When I met Ken he seemed like the dreaded ambulance chasers and I wanted no part of them but we decided to do it based on others superb recommendations and never, never regretted our decision. I am their biggest fan.

Of course you notify your insurance company immediately!!! But, whatever you do, please don't accept any settlement check on the spot from your kind on-site insurance company adjuster... many did on Pfeiffer Ridge as it sounded like a lot of money. Virtually all regretted it in the end.

We could go on and on with advice but I'll stop here. If anyone finds themselves where none of us want to be I recommend the FIRST thing you do is call Ken.

If you have or have the opportunity, take your phone and take a quick photo of every item in your house. Open drawers and take a snapshot, and closets, focus on items on a deck and in a linen closet... just go around and shoot. NOT MOVIES as too hard to work with frame by frame. They are invaluable in creating an inventory and establishing the style, quality and amount of "Stuff" from art to the mundane. We even proved we have over \$12,000 in food and house supplies in the home at all times! With pictures. Put a dvd or ??? of all photos in a safe deposit box or in computer cloud storage... but off site. Or trade with a friend. It will pay off.

Anyway... lets hope none of us need Ken but stash this away somewhere just in case! Either John or I are willing to answer any/all questions if it helps. 831-620-0994

-- Anne Ashley & John John Alvord

831-620-0994

Wayne & Carol Loranger

1415 Jefferson Street
Wenatchee, WA 98801
Phone: 509-669-3202
Email: wayne@premierone.biz

January 10, 2017

Masood Khan, Esq.
Adjusters International
305 E Pine Street
Seattle, Washington 98122


Dear Masood,

I wanted to take some time to thank you, Ken, Kyle, David, Heather and all of Adjusters International for the excellent work you did on our fire claim. 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.

We met our adjuster from the insurance company the first time at the still smoking remains of our family home. 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. Standing in the ashes my wife asked the adjuster what we would need to do about a number of antiques that she had lost. The answer was, "Some peoples antiques are just others old furniture." We knew we were in trouble. The second meeting with the adjuster I pointed out clauses in the policy that covered certain items. Their response, "We write these policies and even though it says it is covered here it takes it away somewhere else in the policy." We knew they were there to minimize their loss.

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. Please feel free to use me as a reference or have anyone call me with questions,

Sincerely,



Wayne Loranger

Phone: 509-421-8538
Email: mike.taylor@stemilt.com

Michael Taylor

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,

A handwritten signature in dark ink, appearing to read "Jeb Engel and Michele Rowe", with a stylized flourish at the end.

Jeb Engel and Michele Rowe

415-246-1063

Sept 8, 2016

It has been 19 months since our home burned completely to the ground in a wildfire that took out 39 homes in our small community. We have just moved back into our rebuild home this last weekend and could not have done it without the expert help and support of The Greenspan Co./Adjusters International. From the very beginning we were bewildered about our insurance coverage and the steps that would be necessary to access our policy. Our first call to our insurance company was very positive: an adjuster came the next day, a \$1200.00 check was handed over to support temporary living expenses, and photographs were taken documenting the total loss. We thought we were in good hands and would be taken care of by the company we had been with for 20 years. Having never been through an ordeal like this, we just followed along and provided what we were asked to help document our losses. Our policy was not explained to us at the time and we didn't understand the details nearly to the level that we do today.

After many disappointing interactions with our insurance company, we decided to call The Greenspan Co./Adjusters International and it was the best decision we ever made. The Greenspan Co./Adjusters International 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 The Greenspan Co./Adjusters International. Better yet, we would never have to deal with our agent again as all transactions would be handled by The Greenspan Co./Adjusters International. Throughout these 19 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. The Greenspan Co./Adjusters International has truly been a comforting light in all the turmoil of rebuilding our lives after this devastation.

I would highly recommend The Greenspan Co./Adjusters International's team of experts. We thank them in every correspondence and we truly mean it. We have a beautiful home that we would not have been able to pay for had it not been for the relentless actions of The Greenspan Co./Adjusters International demanding from our insurance company what we deserved as policyholders. The Greenspan Co./Adjusters International sets the standard for what an insurance company should do for its customers. We are beholding.



Karen Marshall

Swall Meadows, Ca

Phone: 202.386.3232
Email: brett.capitolcoalitions@gmail.com

Brett Scott, Esq.
Attorney at Law



Davis Furniture
Roger Bumps (Retired)
(509) 662-4511
(509) 421-5978 (Cell)
122 South Columbia St.
Wenatchee, WA

July 1, 2015

Subject: Sleepy Hollow Fire

Dear Drew,

Thank you for sending me the list of names of homeowners and business owners impacted by the recent disastrous fire. I know many of them, and perhaps many more know me as a result of my store here in town, Davis Furniture. Some may even remember when it was destroyed by fire.

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.

If you are reading this, and your house or business was destroyed, please don't hesitate to call me if you have any questions. I understand that Ken Crown and David Droubay are heading up the Adjuster's International team here in Wenatchee. Here are Drew's numbers... 206.682.0595 (Ofc), 206.915.7056 (Cell). Please be sure to let him know that you are a friend of mine.

Our prayers and wishes go out to each and every one of you.

Sincerely,

Roger Bumps
(509) 421-5978 (Cell)

Fred Garrison
8151 West Murry Creek Road
Mountain Ranch, CA 95246
209-754-3625

August 22, 2016

The Greenspan Company/Adjusters International
455 University Avenue, Suite 350
Sacramento, CA 95825

Dear Eric Metz,

I'd like to say thanks to you and everyone else at The Greenspan Company/Adjusters International for helping me through this difficult time.

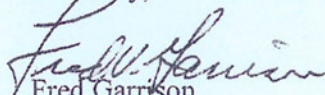
On September 11, 2015, The Butte Wild Fire destroyed my home, personal property and hundreds of other homes in my town, Mountain Ranch, CA. Since many other Butte Wild Fire victims retained your company to help them with the adjustment of their claim, and after hearing the good your company was doing, I decided I needed your help, too.

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.

Sarah Vaughn, your inventory specialist, worked diligently to capture all of my damaged personal property, which was an incredible task due to the amount of items I had accumulated throughout my lifetime. Sarah kept me moving forward and always kept me informed. Without this help, there's no way I could have captured the items that made up my claim. Sarah represents your company well.

Again, please extend my thanks to everyone at The Greenspan Company/Adjusters International for the help they provided me. 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.

Sincerely,


Fred Garrison

July 12, 2016

Gregg Clifford
The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080

Dear Gregg,

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.

As a result of our total policy payoff from AAA earlier this month, we are enjoying a new life - we were able to purchase a dream home on the Central Coast and are continuing the process of replacing furnishings, clothing, electronics, sporting equipment, art collections, etc. Gradually the burden has been lifted and we are feeling peace of mind again.

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 fire storm would ignite some 40 miles away and travel to our little town of Mountain Ranch, burning more than 500 homes.

Upon learning the tragic news that our dream home of 20 years had burned to the ground, we met with AAA adjusters where they immediately cut us a check for temporary living expenses. Little did we know it would be an uphill battle from there on out.

Since our home was gone and with no place to live, we were forced to bunk in with our daughter and her family for 2 months, some 60 miles away, while going through the process of assessing the damage and figuring out what to do next. We experienced a feeling of homelessness and grieving set in, similar to losing a loved one.

Bob, a carpenter by trade, designed and built our beautiful home from the ground up in the 90's. It was our respite we enjoyed with friends and family, a peaceful place with breathtaking natural forests, wildlife and lush landscaping nurtured over the years; we still miss walking the many hiking trails, kayaking at nearby lakes and in general experiencing Mother Nature's beauty.

We don't expect to be able to replace the Sierra experience or all the years of collecting works of art and treasures from around the world, antiques, family photos and the like. But we can now look forward to beginning again, enjoying life in this little bit of heaven on the Central Coast of California.

Before hiring The Greenspan Co./Adjusters International, AAA called to take our contents list over the phone... "it should only take an hour" the adjuster assured us. "How is that possible" was my reply, "when we had a 5000 sq ft home full of contents???" At that point we were confident that we definitely needed to hire

The Greenspan Co./Adjusters International and did so that afternoon!

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.

When AAA called to offer us living expenses (lodging, meals, etc) at \$35/a day for 2 adults and our dog!, Eric was right on their case and convinced them that \$150/day was more realistic for the time we needed to secure permanent housing. Eric is our hero, our "bull dog"!

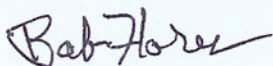
Bryan was very helpful in making the unimaginable task of compiling contents lists easier and less painful when trying to remember all that we had before the fire. Thank you Bryan for your patience and due diligence!

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. Bob was a Carpenter Union negotiator before retiring and soon learned that negotiating with insurance companies was not the same animal!

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, Gregg and The Greenspan Co./Adjusters International team, for taking the lead during the settlement process; for your follow-through, your thoughtfulness, your genuine sincerity and professionalism.

Very sincerely,



Bob and Kathi Flores
Formerly Mountain Ranch residents
AKA: Butte Fire Victims

cc: Eric Metz

Christian Van Allen
P.O. Box 368
Oakhurst, Ca 93644

July 30, 2016

Ken Crown, SPPA
Executive Vice President
The Greenspan Co./Adjusters International

Dear Ken,

When I lost my home to a wildland fire in Big Sur, 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 knew right then I needed help, and walked out of the meeting.

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, Clay Gibson, and Kyle Hensiek was the beginning of the best thing that happened as a result of that fire and losing everything, as I did. After talking with you and gaining an understanding of what your company does, and what insurance companies do, I enlisted your help. The Greenspan Co./Adjusters International stepped in between me and my insurance company and quite literally took over my claim. I never spoke directly with my insurance company again. Jenny Shultz was patient and thorough in helping me to catalogue my lost personal belongings for presentation. Your company's engineers helped to effectively evaluate my home by drawing it out on paper and estimating rebuild costs. Your company understood my policy better than I did, and helped get every dollar I had coming. I counted seven people from The Greenspan Co./Adjusters International on my property at our first site meeting, each employee with their own field of expertise. I have never been so well represented.

Needless to say, this turned into an amazing experience where I received everything I had hoped for 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. If I can ever be of service to you, please let me know.

Many thanks to you and your incredible staff for your good work on my behalf.

Sincerely,

Christian Van Allen

March 7, 2016

Kenneth Crown
The Greenspan Co./Adjusters International
400 Oyster Point Boulevard, Suite 519
South San Francisco, CA 94080

Dear Ken,

We could not be happier with this company's service and recommend them without reservation. We lost our home to a wild fire in Big Sur.

I was dubious at first (to say the least) about the concept and the company but my husband and I discussed it and decided to use them instead of dealing with Allstate ourselves.

The manager and our interface were Ken Crown (all initial contacts) and Clay Gibson (our personal case manager). We came to respect and appreciate them for what they are and everything they do (and did for us). This was the best possible decision/thing we could have done given the disaster we went through. I have no doubt about this. They put in a MASSIVE amount of work into our claim and managed a (recalcitrant would be kind) insurance company. With their efforts (and of their staff including Heather who worked on our personal property claim) we came through financially whole and will always be grateful.

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 The Greenspan Co./Adjusters International does for you. Yes, the insurance company assigns a claims 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!

Yes, there were some bumps in the road but all were handled professionally and successfully. We're absolutely willing to answer any/all questions. Just contact us or ask Ken or Clay to put us in touch if you want to chat.

Anne Ashley
(831) 620-0994

46240 Pfeiffer Ridge Road
Big Sur, CA 93920

Lynn Einarsson Woods

30 Arboles

Irvine, CA 92612

Phone: 714.227.6556

Email: lynnmewoods@gmail.com

February 18, 2016

Masood Khan, Esq.
Adjusters International
4300 36th Avenue West
Seattle, Washington 98199

Dear Masood:

I write this reference for Adjusters International with a lot of admiration for the team of dedicated individuals who helped us through the challenging fire that we suffered last year. 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. My mother is elderly and was all alone when her home caught fire, without warning. It was a neighbor who rescued her from her bed in the night with only her nightgown in possession. The morning after brought chaos and emotional turmoil to my mother, my siblings, and I, as we attempted to navigate the tremendous decisions and processes that stood before us in dealing with the total devastation of our family home and my mother's residence and all of her belongings.

We met with the insurance adjuster very quickly, but felt completely overwhelmed and lost in the processes that stood before us to secure my mother a temporary living situation, begin managing the property clean up, 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. They highly recommended Adjusters International to provide those services. I will be forever grateful for the referral to Ken Crown, Kyle Hensiek and Masood Khan as it was not something we had sought out on our own.

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.

Adjusters International was invaluable in both the dwelling and content claim recovery process. They did an outstanding job in guiding and managing every step along the way, which lead us to a successful and fair claim recovery. They were also very instrumental in assisting us with additional living expenses that provided for my mother's needs during the recovery period. We are extremely grateful for the services provided by Adjusters International and their very competent team. We cannot imagine navigating this process without them.

During the recovery period I have had the opportunity to speak with a number of other clients, including two large businesses that had experienced significant loss of property due to fire damage in the past. Everyone I have met who have secured Adjustor's International to manage their claim recovery have nothing but positive feedback regarding their services. I would highly recommend Adjustor's International to anyone who has experienced a catastrophic loss. They are well worth their fees and their assistance is priceless.

Sincerely,



Lynn Einarsson Woods

July 8, 2015

Bruce Tibert
The Greenspan Co./Adjusters International
455 University Avenue, Suite 350
Sacramento, CA 95825

Dear Bruce:

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. My home was unfortunately of them. However, thanks to the professionalism of both Kyle Hensiek and Rino Benenati in providing me with information on how the claim process works, it allowed me to make an informed decision to retain the services of The Greenspan Co./Adjusters International.

You and your team took so much pressure off of me and my family. Your assistance in getting temporary living facilities reduced the stress we felt immediately after the loss. Jody, your inventory specialist was great at accommodating our schedules and spent a great deal of time sitting down with us to help us remember what we lost. Without her, we could not have created such a professional and complete contents claim. 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 Greenspan's services, they were able to maximize my recovery. I couldn't be happier!

Sincerely,

A handwritten signature in dark ink, appearing to read "Steven Shannon", with a stylized, flowing script.

Steven Shannon

July 2, 2015

Bruce Tibert
The Greenspan Co./Adjusters International
455 University Avenue, Suite 350
Sacramento, CA 95825

Dear Bruce:

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. All I wanted was to get back into my home. Being a nurse, I had no time to take on this additional daunting task.

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.

I would highly recommend this professional team of experts to anyone who is in need.

Thank you again!

Sincerely,

A handwritten signature in cursive script, appearing to read "Sandra Tallerico".

Sandra Tallerico

July 2, 2015

Bruce Tibert
The Greenspan Co./Adjusters International
455 University Avenue, Suite 350
Sacramento, CA 95825

Dear Bruce:

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.

September 22, 2014, my wife and I decided to retain the services of your company and we are so glad we did. I cannot even begin to imagine trying to capture the quality of my home or all the contents that was in it, but Bruce, you and your estimator did exactly that and with Jody and all her memory guides, we were able to accomplish this seemingly forever task of remembering all our personal belongings we lost in the fire.

The professionalism by all at The Greenspan Co./Adjusters International was truly appreciated!

Sincerely,

A handwritten signature in cursive script, appearing to read "Gene Toms".

Gene Toms

June 22, 2015

Bruce Tibert
The Greenspan Co./Adjusters International
455 University Avenue, Suite 350
Sacramento, CA 95825

RE: 517 Venice Street
Weed, CA 96094

Dear Bruce:

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.

Thank you again!

Consuelo Robles

Consuelo Robles
Nancy Robles

Boles Fire

September 15, 2014

Weed, CA

Let me start off my saying that the decision to hire The Greenspan Co./Adjusters International was one of the best decisions we have made. On September 15, 2014, a massive fire in our home town of Weed, CA destroyed over 150 structures; our home was one of those. I could never imagine something like this happening in a small town of about 3,000 people, let alone know what we would have to do if something of this magnitude occurred. After the fire, we were at a loss. We had no clue what our next step was. A friend of ours mentioned that he was going to hire an adjuster to help with their insurance claim. We immediately thought that's what we needed to do. A few days after the fire, we contacted The Greenspan Co./Adjusters International with our inquiry. That same day, they had an agent meet with us and explain what they could do for us. Without hesitation, we hired them. 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. They made sure we were taken care of by the insurance and made sure they paid our claim out to what we were owed. Any questions we had, they were there to answer. Any problem we had, they were there for us. Almost a year later, they are still helping us with our claim and they have no hesitation when we need something. I am forever grateful to The Greenspan Co./Adjusters International for all of their hard work and dedication they have had for my family. I honestly don't think we would have had such a successful outcome if it wasn't for them. I would recommend them in a heartbeat! Thank you from the bottom of my heart for all of your hard work.

Mathew, Caitlin, Tyler and Riley Dawson

Phillip and Rosalyn Warburton Chodur
4538 Cass Street
San Diego, CA 92109
Cell: (619) 840-5478 – Rosalyn
Cell: (619) 823-3402 – Phillip

February 7, 2006

The Greenspan Co./Adjusters International
Kenneth J. Crown
2 North Second Street
Suite 1215
San Jose, CA 95113

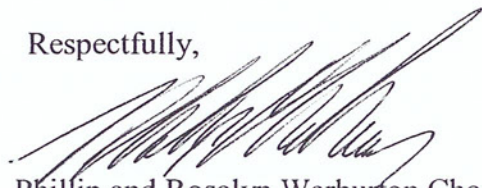
Dear Ken,

We apologize for not being able to forward this letter of recommendation to you earlier as promised. As you are aware, your name came to us from Elizabeth Ortlieb and we understood from her that you were the “main man” at The Greenspan Company that would best be able to push our loss forward and collect our excess losses (we had a ‘stated limit’ policy) from our carrier. Through your involvement and ability to prepare us for the settlement meetings with our insurance company, we ended up securing an additional \$500,000 in excess of our limits. Without these additional funds, we would never had been able to replace our mountain home that was destroyed.

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.

When Elizabeth Ortlieb told me that you are a “magician” when it comes to collecting monies from an insurance company, she was certainly right. Please feel free to have any perspective clients give us a call in regards to the services you personally performed on our claim. Again, many thanks.

Respectfully,



Phillip and Rosalyn Warburton Chodur

Robert and Lora Sandroni
7575 Montien Road
San Diego, California 92127
818 606 7845
laslcf@aol.com

The Greenspan Company/Adjusters International
16542 Ventura Boulevard Suite 200
Encino, California 91436-2092

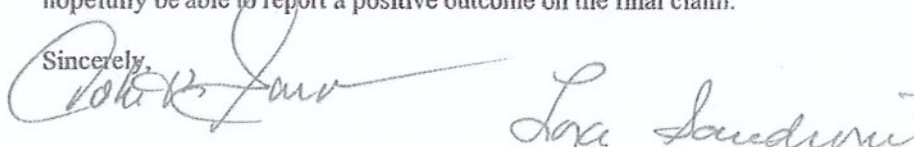
Gentlemen:

When our newly-remodeled home in Lake Arrowhead, California burned to the ground in the fall of 2007, our world and everything in it shattered. After a frantic call to our family lawyer, he advised us to contact The Greenspan Company. Within 24 hours, both the president of the company, William Rake, and two adjusters came to our house. Their calm, confident demeanor immediately allayed our fears. During the ensuing 18 months, every detail of our loss was handled in the utmost professional manner. 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.

Our point person was John Hartshorn and his enthusiasm and never-say-die attitude bolstered our sporadic sagging spirits in the face of daily roadblocks to settlement. He supervised a minimum of a 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 holiday stays, and a total of three separate insurance companies involved in our loss. We are still in settlement negotiations with our insurance companies and we have already received more compensation than we could have ever imagined negotiating on our own. 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.

We are sure, without a single doubt, that all will be resolved in our favor, thanks to the persistence and knowledge demonstrated by William Rake, John Hartshorn, Jan Sawyer and the entire staff of Greenspan International. It is our hope that no one ever needs the services of this wonderful company but if so, Greenspan International is the only call to make. We welcome any contact from prospective clients and will hopefully be able to report a positive outcome on the final claim.

Sincerely,

The block contains two handwritten signatures in cursive. The signature on the left is 'Robert Sandroni' and the signature on the right is 'Lora Sandroni'. Both are written in dark ink.

Lora and Bob Sandroni

Andrew D Hull MD
Belinda A. Dure-Smith MD
13103 Polvera Avenue
San Diego
CA 92128

Matthew F. Blumkin
The Greenspan Co./Adjusters International
16542 Ventura Blvd., Suite 200
Encino, CA 91436
(818) 386-1313, ext. 136 (office)
(800) 228-3550 (office)
(818) 386-9008 (fax)
matt@greenspan.com
www.greenspan.com

Dear Matt,

We are writing to express our thanks for your invaluable help in navigating the nightmare of negotiations with our insurance company following the complete destruction of our home in the 2007 wildfires.

After the initial shock of our loss and the outpourings of help from a variety of sources we suddenly found ourselves alone and trying to deal with an insurance company that became more and more rigid in its demands for evidence of our possessions and the scale of our loss.

Having tried to "go it alone" we took the advice of friends in the same position and placed ourselves in Greenspan'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.

I wholeheartedly recommend your company to anyone unfortunate enough to be in a similar position.

Thanks again



Andrew D Hull MD

**SAN DIEGO COUNTY COUNCIL**

P.O. Box 3275
San Diego, California 92163-1275
Telephone: 619 291 8985
Fax: 619 291 8988
E-mail: CampFireSD@aol.com
www.angelfire.com/ca2/CampFire/

RECEIVED

FEB 28 2005

William Greenspan, SPPA
The Greenspan Company
400 Oyster Point Blvd. Suite 519
S. San Francisco, CA 94080-1921

February 22, 2005

Dear Bill:

Enclosed is our check for the final payment on our insurance claim project. And also our sincere thanks for all of the work you and your staff have put in to bring about the insurance settlement on our camp loss.

We are very pleased, and happy, with the results. Chris did an outstanding job on the Loss of Income claim. Please convey our thanks to him and what a pleasure it was to work with him on this project.

As you know, we had our problems initially with the contents portion of the claim, but once you became involved Bill, it worked very well. Thanks for stepping in and providing your attention to the project.

And thanks also to all of your staff who participated and helped our claim along. It has been a pleasure doing business with you. I hope all of your endeavors are as successful!

Sincerely,

Pat R. Johnson, President
Ron Ford, Vice President
Mark O'Donnell, Vice President
Karen Garcia, Vice President
Janice Powers, Secretary
Peggy Swearingen, Treasurer
Directors:
Janet Carrol
Jerri Patten
Carolyn Hultgren
Carol Johnson
Martha Thum
Youth Directors:
Brooke Plowman
Jonathan Raney
Karen Koeder, Executive Director


Karen Koeder
Executive Director

RECEIVED

JAN - 3 2004

Artists' Loft Bed and Breakfast

and the Cabins at Strawberry Hill

28 December, 2004

Gary Johnson, Principal
The Greenspan Co. / Adjusters International
400 Oyster Point Blvd., Suite 519
S. San Francisco, CA 94080-1921

Gary:

Thank You! I really don't know where to begin this letter, but finally, after absorbing the reality of "it's finished", I can relax and extend Nan's and my heartfelt thanks for the work that you and your staff did for us in bringing the most difficult part of our lives (to date) to a happy closing. Everyone that we dealt with from Greenspan: Jim Warren, Chris Glenister, Heather Connell, Steve Severaid & Steve Soloman in the beginning, and the rest of the staff deserve great accolades.

Like many victims of the great Cedar Fire of October and November 2003, we had faith that our insurance company would come to our aid and provide the replacement of our home, business, and personal belongings that we thought was obvious from the wording of the policy. However, almost from day one, there appeared to be a lack of concern both from Great American, and from their "adjuster". I had been advised by a friend very early on to consider a Public Adjuster, and was therefore reasonably open to see Steve and Steve at the door one morning. Skeptical as I was, it only took having the insurance company's adjuster yelling at me on the phone over a \$300 item in a nearly \$2 million claim to justify dialing Steve....

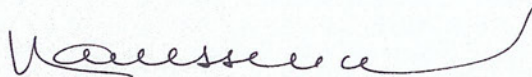
Your response was immediate and continuing through the year of negotiations, releasing us from the trauma and frustration of dealing with someone who clearly had their interests rather than ours as a direction. In the end, after countless hours of work by you and your staff, we have reached a settlement that is both fair, and most importantly, sufficient to rebuild our home and business. I think, in retrospect, that without your assistance and knowledge, we would have been forced into compromises and reduced benefits that would have left us far short of a finished home.

But it was the emotional comfort of knowing that there was someone out there who "knew the ropes", who was actually working with our interests at heart, and who continually offered reassurances in the harder times that was most important to us. You and your staff will always be welcome in our home, as friends.

Thank you once again,



Chuck Kimball and Nanessence



Artists' Loft B&B and Cabins at Strawberry Hill - P.O. Box 2408 - Julian, CA 92036-2408
Phone: 760.765.0765 -- email: mail@artistsloft.com -- fax: 760.765.3776

Dr. Bill Epstein
Chiropractor
Qualified Medical Examiner

7773 University Avenue
La Mesa, CA 91941
(619) 465-3000

May 21, 2004

Mr. Richard Tanitsky
c/o Greenspan Adjustors
2302 Martin Street, #450
Irvine, CA 92612

Dear Richard;

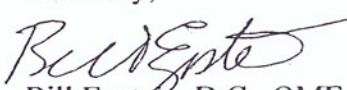
Admittedly, my wife and I were initially quite cautious in engaging professional adjusters to assist us in our fire loss claim. As you recall, over the course of several weeks we had numerous meetings with you and several of the principal officers of your company. With each discussion our comfort level increased, and we eventually agreed to have you represent us.

Our claim settled in a fashion which *far exceeded our expectations*. And, in discussing settlement offers accepted by many of our neighbors, we know that our relationship with Greenspan positioned us in the most favorable financial position possible.

Additionally, your role as a buffer and advocate between us and the numerous adjusters from our homeowner's insurance helped reduce our anxiety and stress levels. This is not a minor consideration as these stressors can be ruinous and overwhelming. Once we signed up with Greenspan we no longer had to struggle with concerns that our house could be re-built for "\$90.00" per square foot; or that we would need a plethora of receipts to establish our contents loss. In that regard, working with Heather in creating our contents list was wonderful. We still had to put in many hours to such a list, but certainly our efforts would have been far more time-consuming and difficult, as well as less accurate, had she not been available to assist us.

My wife and I are more than willing to discuss our relationship with Greenspan with any potential clients you have. I can be contacted at my office (see letterhead), or we can be reached at our home: (858) 566-9302.

Sincerely,


Bill Epstein, D.C., QME

30OCT03

To Whom It May Concern:

On the 10th of February 2001 our house was totally destroyed by fire. This was the first fire that year, taking out 45 homes, with almost no warning. We had 15 minutes to vacate the house or die in the flames.

We had just completed a cosmetic remodel of the house two days before the fire.

Initially our contact with our insurance company was great, a check, placement in a motel, and unfortunately at taped interview, the day after the fire.

As time went on the insurance company authorized a "scope" of the house, and a clearing of the lot. This was done without bids, and was billed to us as part of our insurance. Later we found that the charges were higher than they should have been.

We became more and more uncomfortable with our dealings with the insurance company, as they began to make statements about voided parts of our policy.

We were Leary of talking to anyone, besides our lawyer, but reluctantly agreed to meet with agents from the Greenspan International Company.

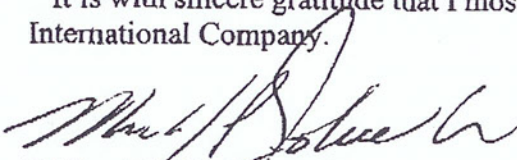
This single meeting changed everything. We were introduced to people who did a new "scope" on our property, this time reflecting more of the homes real value, a personal property inventory specialist worked with us to develop a true picture of what he had lost.

In addition, as our insurance company began to become more and more difficult to deal with, our personal Greenspan agent Mr. Richard Tanitsky, acting as our advocate resolving disputes and continuing problems with insurance agents.

With the help of Greenspan, we obtained the full value of our policy to its limits. At least a hundred thousand more than we would have obtained on our own.

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

It is with sincere gratitude that I most highly recommend the services of the Greenspan International Company.



Michael E. Johaneck M.D.
Fallbrook, California

LES MONTHEI
FALLBROOK, CA 92028
(760) 723-8368

February 14, 2002

To: Our friends, neighbors and business associates

Re: Recent fires...A suggestion for what to do next

In life...and in business...we occasionally encounter someone who works hard for us and as a result, improves our lives.

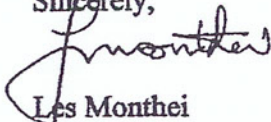
A number of years ago my mother's house in Northern California burned down. We hired The Greenspan Company to help us out. They offered to represent us and help us get the most from our insurance company. They did. And they did a lot more. They took the necessary time to patiently, professionally and firmly guide us through the process. From time to time, as the opportunity presented itself, we passed on their name.

We are directing this letter to our friends and neighbors whose homes have been affected by this most recent tragedy. We suggest that no matter what others have told you that you take the time to sit down with a representative of Greenspan. Perhaps they can help you and perhaps they cannot. But based on our previous experience they will tell you honestly one way or another. If they say they can help you, then my recommendation is that you would be wise to avail yourself of their services. They did everything that was necessary in our case to get the most from our insurance company.

The Greenspan Company took care of everything they promised to for us. Looking back, we are glad we employed their services and if we were in need of their expertise again, we would not hesitate to contact them to represent us. It was clearly the best decision we made when our mother's house burned down.

Please call me anytime if you have any questions about them.

Sincerely,



Les Monthei
Fallbrook, CA 92028
(760) 723-8368

The Greenspan Company
400 Oyster Point Blvd.
South San Francisco, Calif. 94080
Attn: William Greenspan, SPPA

Bill;

As a physician I've long appreciated the special rewards inherent in service that is perceived as extraordinary by one's clients. Your efforts on our behalf after the Oakland firestorm of October 1991 were wonderful and will be always very deeply admired.

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. Clearly, our experience would lead us to recommend you most highly.

Please feel free to use me as a reference for potential clients in any way you deem appropriate.

Very best wishes,

A handwritten signature in dark ink, appearing to read "Jon Wack", with a stylized, flowing script.

Jon Wack M.D.

Phone (415) 771-9683

September 15, 1997

Carl and Margie Rankin
P. O. Box 5345
Laguna Beach, CA 92653
(714) 830-9502

Mr. Ken Crown
Vice President, Regional Manager
The Greenspan Company
60 S. Market Street, Suite 760
San Jose, CA 95113

Dear Mr. Crown:

We hope this letter finds you well. We've just recently moved into our new home and are finally settling into a normal life. Our life has been very different since our home was destroyed in the Laguna Beach fire. We're starting to use the proceeds that you were able to help secure for us from our carrier, USAA to replace some of the valuables that were destroyed.

We want to thank you and your associates at The Greenspan Company for your diligent efforts on our behalf. It is hard for us to believe that after 45 years together we would end up collecting half a million dollars for our personal property. We know that your diligence, intuitiveness and gentle prodding enabled us to document our claim in a complete, professional manner. With your efforts and those of Mary Dolan, we were able to collect the full proceeds from our carrier, USAA.

From ashes and total destruction we were able to build our dream home. Our life has a new beginning with peace and serenity. We thank you most dearly and encourage you to have any prospective clients give us a call.

Respectfully,

Carl Rankin

Carl and Margie Rankin

Margie Rankin

SHARRIE DORNEY
1050 Skyline Drive
Laguna Beach CA 92651
714/494-2056

January 15, 1997

Mr. Ken Crown
60 Market Street
Suite #760
San Jose CA 95113-2362

Dear Ken,

It's been nearly three years since we started working together, and I know I couldn't have settled my insurance claim alone.

Looking back, it seems like we went through a baptism by 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.

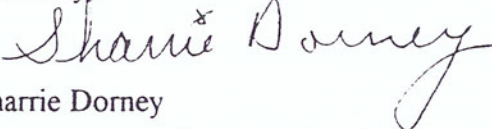
I now want everyone to know the value of having the Greenspan Company, and especially Ken Crown, representing them with their insurance settlements.

In 1993, I lost my home and all my possessions in a firestorm that traumatized me and my daughter to the point of giving up and settling for what the insurance company was offering me, which was a third of what we finally settled for. Today, I'm back home in a beautiful new house, more content and optimistic than I was before the disaster.

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.

I remain,

Sincerely,


Sharrie Dorney

SD/j



November 20, 1996

Gary Johnson
The Greenspan Company
16501 Ventura Blvd., #410
Encino, CA 91436

Dear Gary:

Thank you for your help in expediting the settlement of my insurance claim for fire damage to my residence in Malibu.

It was of tantamount importance to me that my home be restored to its original condition as quickly as possible. Your assistance and that of others at Greenspan enabled my family to move back into our home without significant delays.

Thank you again for all your help.

Sincerely,


JEFFREY KATZENBERG

JK/hvp
cc: Michael Rutman

LEE KIRKPATRICK
TEN JACKLYN TERRACE
MILL VALLEY, CA 94941
415 383-4387

August 9, 1996

Mr. Kenneth Crown. C.P.P.A.
Executive General Adjuster
The Greenspan Company
16501 Ventura Boulevard, Suite 410
Encino, CA 91436

Dear Ken:

Thank you for your great help with adjustment of my parents' loss of their home in the Laguna firestorm.

My folks are back in their beloved home, rebuilt at ages 87 and 89! Your patience, explanation of the options, and support made this possible. Not only are they in the place they want to be, but they are financially better off than they would have been if they had not rebuilt.

Thank you for not only being good, but caring as well.

My dad and Mom send all their best wishes.

Sincerely,

A handwritten signature in dark ink, appearing to be 'Lee Kirkpatrick', with a long horizontal flourish extending to the right.

Lee Kirkpatrick

UNIVERSITY OF CALIFORNIA, BERKELEY

BERKELEY • DAVIS • IRVINE • LOS ANGELES • RIVERSIDE • SAN DIEGO • SAN FRANCISCO



SANTA BARBARA • SANTA CRUZ

GRADUATE SCHOOL OF PUBLIC POLICY

2607 HEARST AVENUE
BERKELEY, CALIFORNIA 94720-7320
TEL: (510) 642-4670
FAX: (510) 643-9657

November 15, 1996

Mr. Randy Goodman
Greenspan Company
400 Oyster Point Blvd., Suite 519
South San Francisco CA 94080

Dear Randy:

Now that our struggles with TIG are over, I write to commend you, and everyone at the Greenspan Company, for a job superbly done.

I say "our" struggles for a reason: From the moment I contacted you, soon after the Vision Fire of October 1995, which claimed 45 houses, including my own, I've felt that we have been a working partnership. Initially I believed that the insurance company and I could come to a quick and fair settlement, but one meeting with their adjuster convinced me otherwise. Friends and colleagues of mine who'd relied on the Greenspan Company pointed me in your direction: wise counsel indeed.


The firm took pains to be thorough, careful--and patient--in setting out the scope of loss. You, and the people who worked with you, especially Ann Marie Lukas and Sandy Razvalieff, were unfailingly professional. The firm did the legwork needed to determine replacement cost of contents (including, in a couple of cases, phoning abroad to get the needed information); and put together a superb team to reconstruct the building and landscaping costs, working together with the people who had been involved before the fire. You were always available on very short notice, whether for a bit of handholding (Ann Marie's department) or with a quick response to my concerns, as we proceeded through the process.

Even if I had been able to reach an identical dollar settlement with TIG on my own and without dispute, Greenspan's services would have been well worth the cost. In fact, TIG tried at the twenty-third hour to throw a spanner in the works. Had their bizarre and unconscionable interpretation of my insurance policy prevailed, I would have received about \$200,000 less by way of settlement than the replacement value. During those months of stress and uncertainty, your quiet and confident assurance, your willingness to seek out expert legal advice on a matter that might have gone to court, and your capacity for effective negotiation both eased the strain and, in the end, produced a settlement with TIG that seems eminently reasonable and fair.

As it happens, at the same time we were negotiating with TIG, I was researching and writing an article for Harper's magazine (which will appear in the February 1997 issue) on the aftermath of the 1991 fire in the Oakland and Berkeley hills. I talked to dozens of fire survivors and heard a host of horror stories about insurance companies; I also read through the minutes of the insurance company affinity groups that formed after that fire. When I compare my experience to that of people who chose to go it alone, devoting half their lives to the process, I count my blessings.

Many thanks, once again, to everyone at Greenspan Company for making an inherently fraught time as painless, and as human, as possible.

Yours,

A handwritten signature in dark ink, consisting of a stylized 'D' and 'K' followed by a horizontal line and a small flourish.

David L. Kirp
Professor

Mark Jason
20384 Seaboard Rd.
Malibu, CA 90265

May 29, 1996

Mr. Joe La Brunda, Executive Adjuster
The Greenspan Company
3600 Wilshire Blvd., Suite 300
Los Angeles, CA 90265

Dear Joe,

I wanted to thank you for all of your help during the most stressful period in my life. Never could I have imagined that an insurance company would fight so hard to attempt to avoid paying for a fire loss. During the long battle, you were professional and the many reports that you prepared were detailed and accurate.

Truly, I can't even imagine trying to go it alone and staying mentally healthy. You guided us into quickly finding an alternate place to live and through the myriad of choices about the demolition, remodeling and construction process.

My best regards to you and feel confident that if the type of service your firm offers is required, we will call you in a minute to seek your knowledgeable help.

Cordially,



Mark Jason

NANCY & BILL NEWSOME
39 Lochinvar Road
San Rafael, CA 94901
(415) 457-9890 FAX (415) 457-9891

July 7, 1995

Kenneth Crown
THE GREENSPAN COMPANY
400 Oyster Point Boulevard, Suite 519
South San Francisco, CA 94080

Dear Ken,

Finally -- a formal "thank you" for the wonderful work you did in the adjustment of our losses from the East Bay Firestorm. We saw so many other people consumed and overwhelmed trying to deal with this tragedy, but because of you we were able to move forward and put our lives back together more quickly. We always knew our claim was in good hands.

Since Bill and I both work fulltime in our own business, we did not have the time or the knowledge to deal with all the complexities of this claim by ourselves. But you and Randy Goodman came highly recommended to us, and hiring you and the Greenspan Company was one of the best decisions we ever made. 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.

Once again, many thanks for everything. And please don't hesitate to use us as a reference. You're the best!

Best regards,



Nancy Sokolsky Newsome



Disney Consumer Products

Barton K. Boyd
President

August 1, 1995

Mr. Richard Tanitsky
The Greenspan Company
Suite 620
19100 Von Karman Avenue
Irvine, CA 92715

Dear Richard:

The emotional trauma of losing our newly-built home in the October '93 Laguna Beach fire was painful to say the least.

Little did my wife and I realize the struggle and ordeal we would face when dealing with our insurance company. My wife carried most of this burden, as I was working and traveling a great deal.

Our decision to retain The Greenspan Company was indeed invaluable. Richard, you and your colleagues have been extremely professional and courteous. I would not hesitate recommending you and your organization.

As you know, we are rebuilding on the same location and look forward to having you as our guest the minute the home is finished.

Once again, thank you for your guidance through the maze.

Sincerely,

A large, stylized handwritten signature in dark ink that reads "Barton Boyd". The signature is written in a cursive, flowing style.

cc: Mr. Bill Rake

495 Poplar Avenue
Laguna Beach, CA 92651
September 21, 1994

Mr. Ken Crown
Greenspan Company
17835 Ventura Blvd. Ste. 314
Encino, CA 91316

Dear Kenny:

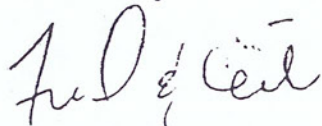
It's eleven months since the raging Laguna Beach firestorm claimed our home filled with memories from twenty-two years of family life. Though it has been a year with much disorientation, pain and discomfort, our long-term recollections will be of the wonderful way that we were loved and cared for by friends, both old and new.

I remember thinking as you sat in the living room of our rented apartment with two other representatives from Greenspan, "This guy seems to know his stuff." 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 what was most needed.

Thank you for doing your job well on our behalf and for being our friend as we walked through troubled times.

Sincerely,



Fred and Ceil Sharman

714-494-7657

SHARON B. DRAGER, M.D.
PROFESSIONAL CORPORATION
VASCULAR SURGERY

2089 VALE ROAD, SUITE 23
SAN PABLO, CALIFORNIA 94806

November 9, 1993

Mr. Randolph H. Goodman
Executive Vice President
The Greenspan Company
400 Oyster Point Blvd.
South San Francisco, CA 94080

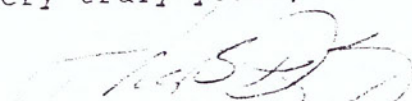
Dear Randy,

As you know, in June 1992, I retained the Greenspan Company to represent my interest in settling the loss I sustained in the Oakland Hills Fire of October 1991. My home and all of its contents were destroyed. After I received the offer from my insurance company, I realized that I would need professional help to be sure that I realized the settlement I was entitled to. William Burns was assigned to my case. He proved to be extremely knowledgeable about construction costs in Northern California. He developed a strategy tailored to my house and my needs, and he proved to be a skillful and forceful negotiator. Our negotiations on the dwelling are complete, and I believe that I have received all of the money that I am entitled to on this claim.

Bill and his associates are still working with me on my inventory. He helped me to organize this aspect of the claim and to value many items on the inventory. We will be working on this aspect of the claim until October 1994.

The Greenspan Company has been a sympathetic and professional advocate for me. I also know you, Randy, have attended many policy holder meetings and have been helpful to all of the insured in the area. I highly recommend the Greenspan Company to anyone who has sustained a major insured loss.

Very truly yours,



Sharon B. Drager, M.D.

SBD/jhr

J R SINGER
2917 AVALON AVENUE
BERKELEY, CA 94705

PH. 510/548 3358

FAX 510/548 1878

November 1, 1993

TO WHOM IT MAY CONCERN,

THIS LETTER IS TO DESCRIBE MY EXPERIENCES WITH THE GREENSPAN COMPANY FOLLOWING THE COMPLETE DESTRUCTION OF MY HOUSE IN THE OAKLAND-BERKELEY FIRE STORM ON OCTOBER 20, 1991.

SHORTLY AFTER THE HOUSE WAS DESTROYED, I ENGAGED THE GREENSPAN COMPANY TO NEGOTIATE WITH MY INSURANCE COMPANY--THE TRANSAMERICA INSURANCE CO.

BILL GREENSPAN HANDLED ALL OF THE NEGOTIATIONS. BY SO DOING, I WAS SPARED ALL OF THE WORRYING. WHENEVER I WOULD BECOME ANXIOUS, BILL TOLD ME THAT THE NEGOTIATIONS WOULD TAKE TIME, AND THERE WAS NO ESCAPING THAT FACT. I WAS ABLE TO MAINTAIN MENTAL EQUILIBRIUM AND CONTINUE WITH MY PROFESSION AS A RESULT OF HIS REASSURANCES AND OBVIOUS COMPETENCE.

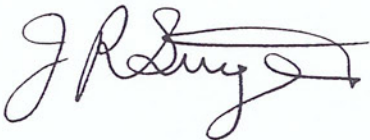
AS A RESULT OF WORKING WITH THE GREENSPAN COMPANY, I WAS ABLE TO RECOVER FROM THE FIRE FINANCIALLY INTACT, WITH A VERY SATISFACTORY SETTLEMENT FROM THE INSURANCE COMPANY.

IN RETROSPECT, IF THE GREENSPAN COMPANY WERE TO DOUBLE ITS CHARGES, WHICH WERE A PERCENTAGE OF THE INSURANCE PAID TO ME, IT WOULD STILL BE A BARGAIN.

I CAN STRONGLY RECOMMEND THE GREENSPAN COMPANY TO ANYONE WHO MUST DEAL WITH AN INSURANCE COMPANY. I AM VERY HAPPY WITH THEIR WORK ON MY BEHALF.

SINCERELY,

J. R. SINGER, Ph.D.

A handwritten signature in dark ink, appearing to read "J R Singer", with a stylized flourish at the end.



Chabot Tennis Talk

Newsletter of the Chabot Canyon Racquet Club

9 November, 1993

Mr. Bill Burns
The Greenspan Company
720 Howe Avenue
Suite 106
Sacramento, CA 95825

Mr. Burns,

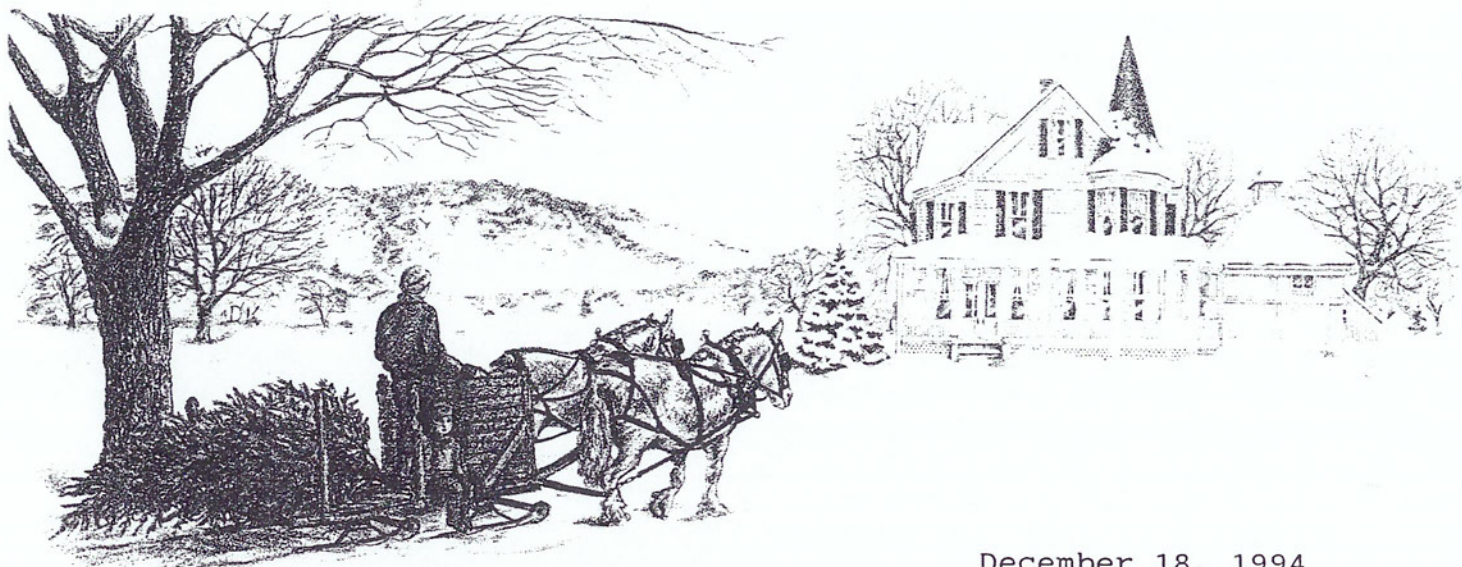
I wanted to thank you and your staff for all your help in maximizing the insurance recovery for the Chabot Canyon Racquet Club following the 1991 Oakland fire. I know that without your assistance, in both knowledge of the insurance industry and labor in compiling our claim, we would be unable to rebuild our Club. Though I was skeptical, without a doubt, purchasing Greenspan'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. With your help, we received enough insurance recovery to finally begin our rebuilding process. We expect our new building to be completed in April 1994!

I also wanted to thank you for the follow up provided in reviewing and suggesting changes to our new policy to avoid future insurance problems.

I can not say I would "like" to do business with you again, but should my business, or I, need assistance with any insurance matter, I will call The Greenspan Company immediately.

Sincerely,

Marilyn Curry
Club Manager



December 18, 1994

Dear Randy and Associates:

I want to wish you, and yours, a happy holiday season. No matter how you choose to celebrate it, I hope you are close to the ones that are dear to you, and that your heart and mind are filled with joy and peace.

Last week I asked my little seven year old grandson, Steven, what he wanted for Christmas. After giving it very little thought, in a voice filled with excitement and sincerity, he responded "I have gloves, two hats that I like and a Game Boy; I don't know what else I could want". It brought tears to my eyes, but made my heart happy, that this child could focus on counting his blessings instead of what he could add to his Christmas list. If we are to "become as little children"...oh Lord, let me be that little child.

Among my blessings I count you my friend. Not only will I look back on the last three years as having many challenges, but also as the years when I had the good fortune to meet lots of new and wonderful friends. I want to take this opportunity to thank you not only for the unselfish contribution of time and money you have made to United Policyholders, but also for the caring and sharing of good information that has helped countless numbers of people get their lives back together.

Thank you for the wonderful party. It was so nice to be with a whole room full of people that shared a common goal. Not to mention the fantastic food and great music.

May the JOY and PEACE of the Holiday Season be with you now and through the coming year.

With warm wishes!

Sincerely,
Ina

ABIGAIL MELAMED

May 5, 1993

Mr. William J. Burns
The Greenspan Company
400 Oyster Point
Suite 519
South San Francisco, CA 94080

Dear Bill:

Once again thanks for all your help with our insurance claim after the Oakland Firestorm. Initially, I was skeptical about any public adjusters, and the Greenspan Company 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.

In summary, you made it possible for us to live through the "after fire" trauma by insuring we got what we needed to rebuild our lives.

What more could we ask for?

Cordially,


Abby Melamed




To whom it may concernfrom beginning to completion Bruce Tibert and his professional staff met and exceeded any expectations or concerns I may have had in hiring them to represent my claim with Hartford Insurance. There is no question this 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 The Greenspan Co./Adjusters International than my insurance agent gave me over two weeks. In addition they add tens of thousands of value to my final claim due to their extensive data base, and insider knowledge of how to present my claim to the insurance company!

They are truly looking out for your best interest.

Simply put, do it!

Michael Veys

5202481946



BETTY ANN BRUNO
534 POINT SAN PEDRO ROAD
SAN RAFAEL, CALIFORNIA 94901-2434

December 8, 1993

Dear Randy:

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.

Since that day in October 1991, Craig and I have repeatedly told each other that one of our best decisions was asking you and the Greenspan Company to represent us. We really don't know how we could have managed the complexities of our insurance claim without your professional acumen.

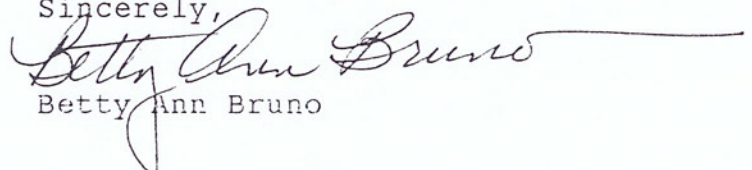
Without the expertise of Greenspan, we would have settled for much less than what we were entitled to; and we wouldn't be able to rebuild our lives and recover from that terrible loss.

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.

Thank you, Randy. We appreciate you and your staff. You were always there when we called. In fact you usually called us before we could call you. You made us feel as though we were the only people you had to worry about. I don't know you do it, but you and your company are definitely tops in our book.

If there is anything we can ever do for you, please do not hesitate to ask - and it's yours.

Sincerely,


Betty Ann Bruno

Mr. Randolph Goodman, SPPA
The Greenspan Company
400 Oyster Point, Suite 519
South San Francisco CA 94080