

# SELECTED WILDFIRE LETTERS OF COMMENDATION



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# 2021 Marshall & River Complex Fires

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**Note:**

Letters of commendation represent but a small portion of our thousands of satisfied clients.

Historically, our clients do not send letters until their claims are completed, their houses are rebuilt and their lives are back in order.

June 27, 2022

David Droubay  
Adjusters International/MBC  
12245 Pecos St., Suite 500  
Westminster, CO 80234

Mr. Droubay,

In appreciation of all the efforts put forth by Cy Minert on my behalf, I am writing you today.

I recently retired after a 45-year career in healthcare and high-tech. I've coped with a difficult divorce, the premature death of a brother and the end-of-life struggles with both my parents; nothing shattered me like losing my home in the 2021 Marshall fire. Reaching out to my insurance agent on New Year's Eve (a boss from 30 years ago with whom I share a deep friendship) he told me he'd sold his business and was retiring New Year's Day. He then told me I would not have been working with him anyway, I would be working with an adjuster from Travelers.

Fast forward to my meeting with you and subsequently my phone calls with Cy Minert. From the beginning, I felt less alone and very much less vulnerable. Cy listened and understood my concerns from the first time we spoke. His previous experience as an adjuster with Traveler's was an unanticipated bonus, but it was evident from the start that his inside knowledge of the insurance industry – and his ability to leverage it – would be (and has been) invaluable. He continues to impress me with his steady competency and capable approach in seeking the maximum possible reimbursement. Cy is a superstar. My decision to use Adjusters International/MBC was one of the best I've ever made.

Sincerely,

A handwritten signature in black ink that reads "Cheryl Odeen". The signature is written in a cursive, flowing style. The first name "Cheryl" is written in a larger, more prominent script, and the last name "Odeen" is written in a slightly smaller, more compact script. The signature is positioned above the printed name "Cheryl Odeen".

Cheryl Odeen

Frank & Diane Toste  
1690 Prairie Hawke Court  
Mckinleyville, CA 95519

Rino Benenati  
The Greenspan Co./Adjusters International  
400 Oyster Point BLVD  
South San Francisco, CA 94080-1958

RE: Letter of Recommendation

On September 7, 2021 we lost our home due to a forest fire in Trinity County California, a fire called the River Complex. The Fire took everything, main house, Generator shed/ Pelton Wheel, our water system, suspension bridge, ATVs, Vehicles and six acres of mature timber. I contacted our insurance Company, they instructed us to list all personal property, when it was purchased, purchase price etc. This process was overwhelming to us. Our Son-in law recommended I contact Rino Benenati from The Greenspan Co./Adjusters International. We Video conferenced with Rino and was very impressed with the information we were provided by him. We signed. In the next few days, we had a conference call from Jody DuVall, in a little over two hours all of our personal property was catagorized, priced and condition of item was noted. Jody made a very difficult situation as easy as possible for us.

Next Cy Minert came to see us in Mckinleyville, he is an adjuster for The Greenspan Co./Adjusters International. He was our closest contact with The Greenspan Co./Adjusters International and our insurance company. He is a very good communicator. With his leadership we feel we received the maximum amount we could get from our insurance. Cy was so good at keeping us informed, we never had to call with questions about our claim.

My wife and I highly recommend The Greenspan Co./ Adjusters International for anyone who has had a major loss.

Sincerely,

Frank Toste  
Diane Toste

Frank & Diane Toste





# 2020

## CZU & LNU Lightning Complex Fires

CLIENT	CITY, STATE	PAGE #
Yin Ranch	Vacaville, CA	5
Larry & Maria Woodruff	Vacaville, CA	6
Stephanie Jennings & Paul Pfluke	Pescadero, CA	7
Candice Toto	Santa Cruz, CA	8
Candice Toto	Santa Cruz, CA	9
Robert & Laura Bratset	Winters, CA	10

**Note:**

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June 1, 2022

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

Ken,

We are writing this letter to express our appreciation to you and the entire team at The Greenspan Co. / Adjusters International. Everyone we worked with from The Greenspan Co. / Adjusters International was great to work with and contributed tremendously to our recovery.

After speaking with others who suffered fire claims, we knew we needed to level the playing field with a team of our own experts. The Greenspan Co. / Adjusters International delivered that team. Josh Scott, our lead adjuster was always available and knew every detail of our complex claim as if it was his own. Although we know he was working many people from the disaster, he was always up to date on our file, and we really felt like his only client.

Jody Duval and Jim Warren, who worked with Josh on calculating our inventory and building claims, were well informed and always at the loss from our perspective to value the claim in its entirety. We could not have asked for a better group to work with.

Again, we deeply appreciate the efforts of all involved from the team at The Greenspan Co. / Adjusters International and would highly recommend your service to anyone who suffers such an unfortunate loss.

Sincerely,

Chei & Regina Yin  
Yin Ranch

When our house was lost in the LNU fire, my family was devastated.

Soon after the fire my cousin had reached out to me and told us about his good experience with a company called The Greenspan Co./Adjusters International. He suggested I give them a shout. Yes he was right! The Greenspan Co./Adjusters International really took the load off us. They took the wheel and plowed through the process. I had no clue where to start I was so devastated with our tragedy. They assigned a team and began the process.

Jessica at The Greenspan Co./Adjusters International was our contact person she always made us feel we were her only clients whenever we needed her she was always there to help.

My hat's off to The Greenspan Co./Adjusters International. They guided us through one of our most difficult times.

The Woodruffs

Vacaville, CA

Green Oaks Creek Farm  
2060 Green Oaks Way  
Pescadero, CA 94060  
(650) 879-1009  
[pdpfluke@gmail.com](mailto:pdpfluke@gmail.com)

March 9, 2021

To Whom It May Concern:

We hired Randell Gower of Greenspan Co./Adjusters International to help us with our claim with Nationwide Insurance for damages incurred from the CZU Lightning Complex wildfires that occurred in mid August, 2020. Randy was exceptional in every way and we would hire him again in a heart beat. Throughout the entire process, Randy was extremely professional, organized, thorough, personable, knowledgeable, and always helpful. Randy has years of experience as a public adjuster and it shows. We always felt like we were in the best of hands. He always explained things to us so that we could understand the complicated world of insurance, always answering each and every one of our many questions. Randy knew exactly how to interact with our insurance agent and he was able to convince our agent to give us all of our insurance limits. Even if we had not received our limits, we would still be just as impressed with Randy's work. He is an exceptional public adjuster and we have already recommended him to multiple people. We feel very fortunate to have worked with Randy.

Sincerely,

Stephanie Jennings and Paul Pfluke

Owners, Green Oaks Creek Farm

**From:** Candice Toto  
**Sent:** Sunday, October 25, 2020 6:11 PM  
**To:** Allison Williams  
**Cc:** Cy Minert  
**Subject:** Thanks for your help

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Ally,

Thank you for your help and support in collecting the lists of things we had. It was your kindness and gentle persuasion that made the big difference. I couldn't have done it without you and I would have been miserable trying. Meeting with you was more like visiting with a friend, but with results. You helped me think of things I never would have remembered and brought a bright light to a very difficult time.

My sincerest thanks,

Candice Toto

October 20, 2020

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

To whom it may concern,

Ken Crown was my first contact at The Greenspan Co. / Adjusters International. He reviewed my insurance policy and even though I was underinsured for my property, he knew he could help me. He set his team up, led by Cy Minert and they got to work, taking a lot of the pressure and anxiety away from me. I was so relieved to know I had knowledgeable people helping me and in my corner. I was with one of the less known insurance companies and not insured for full replacement value. I thought the best I would receive would be 50 to 75%. I received my full insurance coverage for everything.

I want to thank them especially for their support, kindness and professionalism first and second, for doing such an outstanding job in getting me my full insurance coverage and in only six weeks!

It comes down to individuals and this team of people really made a difference in my life during this trying time.

Thank you so very much,

A handwritten signature in black ink, appearing to read "Candice Toto", with a long horizontal flourish extending to the right.

Candice Toto

Gordon Scott, President  
The Greenspan Co./Adjusters International  
400 Oyster Point Blvd., Ste 519  
South San Francisco, CA 94080

Dear Mr. Scott and Greenspan,

I am writing to thank you for everything your company has done to support our family during our recovery from the LNU California Wildfire. Robert and I and the kids lost our family home of 30 years and everything we owned. The Greenspan Co./Adjusters International offered a 'No Commitment, Come Listen to What Our Company is All About' approach to our loss. The presentation was a welcome relief after the previous two days I spent on the phone speaking with multiple people from the insurance company, where I was getting the runaround.

Robert and I agreed to hire The Greenspan Co./Adjusters International to represent us and negotiate with the insurance company on our behalf. Many of our neighbors did the same. My neighbors and I have only good things to say about The Greenspan Co./Adjusters International and we have all had a good experience.

Your company has hired an amazing group of talented people who are good at what they do and take pride in their work. They all deserve to be recognized and praised. I am confident they must all have a great sense of pride and accomplishment helping people like us.

Jessica Bevins is our General Adjuster and she is a pleasure to work with. She is very professional, sincere, and good at her job. She always kept us up to date with what was going on in the negotiation process. She is smart, talented, and a valuable employee. It is hard to believe the negotiation process is over and we are moving forward. I hope to see Jessica again and I hope she stops by to visit us when she is in this area. Robert and I enjoyed working with her.

"Thank You Jessica!!"

Thank You Greenspan.

We are sincerely grateful,

Robert and Laura Bratset, and family



# 2018 Camp Fire

CLIENT	CITY, STATE	PAGE #
Swiss-Link Wholesale	Chico, CA	12
Larry & Shirley Ahumada	Paradise, CA	13
Randy & Cherylann Bullock	Paradise, CA	14
David & Marilyn Lind	Paradise, CA	15
Dan & Reba Bay	Paradise, CA	116
Denise & Scott Mowry	Paradise, CA	17
Andrea Lemcke	Paradise, CA	18
Edward Myers & Susan Sterling	Paradise, CA	19
Jennifer Denucce	Paradise, CA	20

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swisslinkwholesale.com  
PHONE (530) 872-4988 | FAX (530) 762-0946  
PO Box 3567 Chico, CA 95927

July 2022

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

**RE: Fire Loss to Wholesale Distributor Business Paradise CA**

Dear Steve Severaid;

I am writing to acknowledge a job well done in connection with The Greenspan Co./Adjusters International's representation of our interests stemming from a major fire to our business during the Camp Fire.

Our management team could have never envisioned the difficulties and challenges faced when trying to recover a fair settlement from our own insurance company. Fortunately we were recommended to Kenny Taylor and The Greenspan Co./Adjusters International. After retaining their services we, immediately felt at ease knowing a professional would be on our side to level to playing field.

The Greenspan Co./Adjusters International was instrumental in ensuring enough compensation from the insurance company to rebuild our business, as well as our loss of business income.

Kenny Taylor, expertly navigated every roadblock put forth by the insurance company and their Consultants. Without question should we ever have the unfortunate experience of another fire, we know exactly who to call.

Thank you again for all your assistance and dedication.

**Maurice Huffman**  
**CEO SWISS-LINK, INC**  
**530-872-4988**  
**maurice@swisslink.com**

June 13, 2022

3.5 years form Camp Fire and 1 year after rebuild.

Dear Kenny and The Greenspan Co./Adjusters International Family,

I hope this finds you and your family well and enjoying some freedom during these unpredictable times.

We have so many wonderful memories of you and your team helping us through a difficult time after the Camp Fire. I still to this day share how your services helped us through the struggles of loosing everything we built together and keeping us on the path ahead to rebuild.

From the day we met for dinner at a local restaurant and all the days ahead until the rebuild of our primary home in 2021, Kenny was there for us.

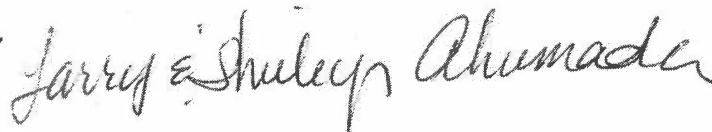
Kenny was always informative and I never hesitated to call him with any questions. He is very transparent. No matter what the situation He always put our minds at ease not to mention very knowledgeable of the Insurance company and what was ahead. He was prompt to email, text or call back when he wasn't available.

When it was time to assess our losses, Sarah Vaughn was very pleasant to work with. We never felt rushed on the contrary she helped us with each room and identifying the items lost. We spent lots of evenings and hours to complete the list. She was very patient and is an asset to the team.

We are forever grateful of all the assistance received and the loving care from The Greenspan Co./ Adjusters International team and especially Kenny and Sarah.

We highly recommend to our family and friends the professional caring service The Greenspan Co./ Adjusters International provided for us during a time of need.

Sincerely,



Larry & Shirley Ahumada

Paradise, Ca.

March 3, 2021

The Greenspan Co. / Adjusters international  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, California 94080

Dear Greenspan Co. / Adjusters international:

It is with great pleasure that I would like to recognize the outstanding service of your company's employees. Eric Metz, Executive General Adjuster and Lisa Suchon, Inventory Specialist.

From the very first encounter everyone involved was Respectful, Efficient, Productive and Professional. Eric listened to our story making sure we felt heard and we were compensated fairly.

We lost our home in the 11/8/2018 Campfire, Paradise, CA. This was such a massive fire that our, as well as many other insurance companies were not servicing their customers like I would have expected them to. Our insurance demanded a complete list of contents with replacement costs as well as depreciation before they would pay our policy limits. This task was way beyond my husband and I, both emotionally as well as technically.

Lisa and Eric spent countless hours with us clarifying and recreating 40 plus years of personal contents as well as many inherited antiques. This resulted in a complete pay out of 100% of our contents coverage. Over a hundred thousand dollars more than we were originally paid out. Without Eric's help I would not have been able to complete this task. As an added benefit we were able to use this complete compiled inventory for our content's documents for the PG&E lawsuit.

As well as this contents portion of coverage Eric evaluated our other policy limits making sure we were paid fairly for each of our policy categories.

I would highly recommend Eric Metz as well as The Greenspan Co. / Adjusters International.

Thank you for all you have done for us as well as many others.

Randy and Cherylann Bullock

David H. Lind  
Marilyn P. Lind  
3665 Coyote Rd.  
West Sacramento, CA 95691  
(707) 301-7831

February 09, 2021

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

Our family lost our home in the Camp Fire that destroyed the town of Paradise, California on October 6, 2018.

A friend strongly suggested that we call a company called The Greenspan Co./Adjusters International and I will forever be grateful we made that call.

In our 50 plus years of marriage and being homeowners we had never had to put in a claim with an insurance company. We were in shock due to escaping a raging forest fire, not sure where to go and what to do next, so we called The Greenspan Co./Adjusters International. Together we reviewed our insurance papers and they explained the ins and outs of our policy. The Greenspan Co./Adjusters International informed us on what to look out for while dealing with an insurance company directly and they explained how they could benefit us. We agreed and signed up that night.

Next morning we received a phone call from a man named Bill Leggett explaining he was from The Greenspan Co./Adjusters International and would be our Executive Adjuster. Well, Bill Leggett became our lifeline, our new best friend, our hero. Bill introduced us to his team that would take good care of our needs. Bill kept in touch with us on a regular basis, asking how we were doing and explaining the progress of our claim. We were able to call Bill anytime and he was able to answer most of our questions immediately, or he would find out the answer and call us back shortly. The worst part was the house inventory. He was able to give us ideas and he put us in contact with the inventory specialist name Jody Duvall. Jody was a great help, she gave us suggestions, ideas and supplied inventory sheets to help. Jody stayed in contact and helped us throughout the inventory process..She was a life saver.

I don't know how many Executive Adjusters The Greenspan Co./Adjusters International employs but I do believe we got the best of the best. I have referred The Greenspan Co./Adjusters International to our friends and told them to ask for Bill Leggett to handle their claim. He is professional, diligent, helpful, friendly and always available to receive your calls. He takes the stress out of dealing with the insurance company and you get the most out of your policy. Bill and his team always went the extra mile for us.

Sincerely,

Marilyn Lind

Bill Leggett  
The Greenspan Co Adjusters International  
400 Oyster Point Boulevard, suite 519  
San Francisco Ca 94080

4-21-2020

To whom it may concern,

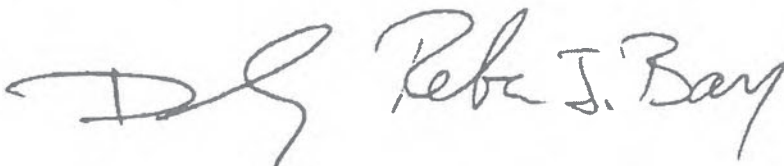
On November 9<sup>th</sup> 2018 we lost our home and all of our possessions in the Camp fire.

Based on our first few conversations with the insurance company claims adjuster it became clear they were going to make it as difficult and stressful as possible to make our claim.

One of the best financial decisions we have ever made was to contract with Bill Leggett and The Greenspan Co Adjusters International. We would never had become whole or collected anywhere near what our policy covered without Bill and his team's determination to get what we were owed.

His knowledge of the claims process is second to none. His kindness towards my wife and I during the entire process will not be forgotten and we will be forever grateful. In short, he never gave in, or up on our claim until we were paid what was owed us. He exceeded our expectations. Their fee was well worth it.

With sincere gratitude we highly recommend the services of Bill Leggett and the team at The Greenspan Co Adjusters International. Feel free to contact me if you have any questions or reservations.

A handwritten signature in black ink, appearing to read "Dan L & Reba J Bay". The signature is fluid and cursive, with the first name "Dan" being more prominent and stylized.

Dan L & Reba J Bay  
530-521-4180



Eric Metz  
The Greenspan Co. / Adjusters International  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, California 94080

Dear Greenspan Co. / Adjusters International,

Please accept our sincerest gratitude for a remarkable job adjusting our insurance claim.

After we lost everything in the Paradise wildfires in 2018 we quickly discovered our policy limits were not accurate (a devastating time to find out). We had called our insurance broker months prior to the fire and asked for our limits to be increased to ensure we would be completely covered in the event something would occur. Once we filed our claim with our insurance company and had a chance to view our policy, we were shocked to learn they did not honor our request and we were left underinsured. At a moment where all we had was the trust in our insurance provider to help us, we were left with dismay.

We decided to meet Kyle Hensiek to determine if your company could help us not only adjust our claim but to also help us reform our policy to the higher limits we intended on having months prior. Kyle was very professional in his approach and explained in detail the steps your team would take in order to resolve our claim. He made us feel we were making the right decision in going forward with your company. Kyle then introduced us to Eric Metz.

Eric met us in person numerous times to explain how we would approach the insurance company about getting our limits increased. We trusted him to make it right for us and followed his lead, and in the end our insurance company reformed our policy and honored our higher limits. Eric and his team then proceeded to get those limits paid. In the end our insurance company ended up paying 100% of our policy benefits.

Along with being paid in full, Eric also negotiated with our insurance company to let us rent a home owned by our family trust, making sure we were comfortable while we rebuilt our life. Without him, we would've never known it was possible to negotiate this outcome.

We would recommend The Greenspan Co. / Adjusters International to anyone feeling underprepared to take on an insurance claim. We are so grateful to have worked with them.

Denise and Scott Mowry

*Denise + Scott Mowry*

**From:** Andrea Lemcke  
**Sent:** Wednesday, October 28, 2020 7:05 PM  
**To:** Pat Bickford  
**Subject:** Re: Communication regarding your Claim

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Dear Mr. Bickford:

I wish to thank you for your professionalism, support and experience in obtaining the maximum funds due us in our insurance policy for the Manhattan property in Paradise.

I know you corresponded mostly with Joyce but I was informed on each e-mail sent as to contents and progress. I truly appreciated all you did for us. My health has improved and now looking forward in settling down in the home purchased.

Best Wishes,

Andrea Lemcke

March 28, 2021  
Edward Myers & Susan Sterling  
4571 Vista Del Valle Dr.  
Moorpark, Calif. 93021

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

Re: Survey response for 6217 Mt. View Drive

Dear Gordon A. Scott III,

On Nov. 8, 2018 while visiting our son and daughter-in-law in Portland, Oregon, my wife and I learned from our house sitter that our home of 37 years was in grave danger from a rapidly approaching wild land fire. In the end our home, barn and landscaping were destroyed along with 14,000 other structures in Paradise by the 2018 Camp Fire.

Initial insurance payments from Nationwide were swift and uncontested, but were far short of stipulated policy limits leaving us to negotiate (litigate) for full compensation with a recalcitrant insurance firm. Our neighbors and close friends were having a similar experience and suggested we reach out to Randy Gower and his insurance recovery team with The Greenspan Co./Adjusters International. A meeting with all parties convened on June 6, 2019; terms and conditions explained and an equitable contract signed.

Following this initial meeting with Randy Gower and J.J. Horn, Susan and my expectations for a just compensation from Nationwide were revived, and as the ensuing months were to demonstrate, this was to be so. A cost analysis for our 3200 sq. ft tri-level custom home was completed. Its 60 plus pages detailing features not generally found in most residences including a custom wrought iron and glass circular stair leading to a fourth level library. With this detailed replacement cost analysis, years of solid negotiating experience and a determination to see us compensated to the extent outlined in our policy, Randy Gower prevailed upon Nationwide and succeed in gaining for us full replacement cost.

In closing it must be said by choosing The Greenspan Co./Adjusters International we dodged months of stress, hours of document production, and the possibility of never reaching the level of recovery spelled out in our fire insurance contract that Randy and team returned to us.

With this writing, my wife and I give permission for The Greenspan Co./Adjusters International to share this letter with perspective clients or to have them contact us.

Respectfully,

  
Edward Myers & Susan Sterling



April 2, 2020

Mr. Gordon Scott III, Mr. Steven Severaid, and Mr. Paul Migdal  
The Greenspan Co./Adjusters International  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, CA 94080

RE: Mr. Eric Metz

Dear Mr. Scott, Mr. Severaid, and Mr. Midgal,

I am writing to express my gratitude to you for the fine work The Greenspan Co./Adjusters International, and particularly Eric Metz, has done on behalf of my family. Mr. Metz helped my eldest brother and his wife, Dante & Rana Musarra, after they sustained losses due to fire in 2008, and more recently with the total loss of their home from the Paradise Camp Fire. He has demonstrated not only a desire to provide needed assistance, but followed through with extraordinary service.

Unfortunately, the Camp Fire destroyed the homes of seven of my family members. My husband and I were living in New York and visiting Dante when this fire broke out. Within a span of four weeks, our family had lost not only homes and possessions, but also the lives of my eldest sister and her husband due to prolonged illness, and Dante suffered a massive stroke. We were so preoccupied with providing basic necessities for the family, that we were ill-prepared and left without time to navigate the complex process of insurance settlements. That's where Mr. Metz literally came to our rescue.

It would be difficult to adequately convey in a letter all that Mr. Metz has done and is continuing to do for my family, the manner in which he does his work, and what a comfort and relief it was to have someone like him by our side. Mr. Metz is so much more than a private adjuster. He deeply cares about his clients. Our concerns became his concerns. He fought for us. He listened to us. And after my brother's stroke, listening to us meant Mr. Metz was listening and responding to hundreds of redundant calls, texts and emails since Dante often couldn't remember already having contacted Mr. Metz about whatever was on his mind.

My brother's case has not been closed yet. But I simply couldn't let the incredible work of Mr. Metz, and his team, go on without writing to you. We are loyal The Greenspan Co./Adjusters International clients and will continue to refer business to you because of Mr. Metz's stellar service and care.

Sincerely,

Jennifer Denucce



# 2018 Carr Fire

CLIENT	CITY, STATE	PAGE #
Rex & Pegi Cooper	Redding, CA	22
Marta McKenzie & Tamara Bryan	Redding, CA	23
Steve & Susan Cortopassi	Redding, CA	24
Norm & Jesse Nelson	Shasta, CA	25

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February 3, 2021

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

**RE: Thank You!**

Dear Bill,

Now that our 2 1/2 year journey of loss and insurance claim battles are winding down, we want to personally thank you for providing the expertise and energy we lacked in navigating our claim. Your professional demeanor was patient when we were heartbroken and overwhelmed after losing our family home of 45 years and a lifetime of memories.

We took a chance hiring The Greenspan Co./Adjusters International with the concern that we were too vulnerable to make an educated choice. Thirty-five years of owning our own successful business had taught us caution. The Greenspan Co./Adjusters International financial model is what encouraged us, but it was the sincerity and dedication of our personal contacts that convinced us to hire you. It was the best decision we ever made.

Your thorough examination of our policy and tenacious advocacy for what was rightfully owed us, has allowed us to rebuild and create a new beginning out of the ashes. We appreciated your prompt responses to emails and phone calls, knowing the extra effort it takes when you are dealing with other ongoing disasters and travel.

Experiencing a life-altering disaster is a milestone for all who go through it and our lifetime of being independent and capable was negated in an instant. When we needed help, you were a trusted advocate for us and we will forever be grateful.

Take care,

Rex & Pegi Cooper  
Carr Fire 2018  
Redding, CA



October 31, 2020

Gordon Scott  
President  
The Greenspan Co. /Adjusters International  
400 Oyster Point Boulevard, Ste 519  
South San Francisco, CA 94080

Dear Mr. Scott,

We are writing this letter to recommend that potential clients hire The Greenspan Co. /Adjusters International when they have suffered a major loss due to property damage. Our parents lost their home and contents in the Carr wildfire of 2018. At age 95 and 91, they were in no position to advocate for themselves with the insurance company, much less thoroughly comprehend the details of their insurance coverage. Early in the process, we realized we also did not have the knowledge, patience or time to manage the loss and fully perform our fiduciary responsibilities to our parents without some assistance.

Not long after the fire, our mother's investment advisor mentioned a client of his who had utilized the services of The Greenspan Co. /Adjusters International a few years earlier, and was quite pleased with the outcome. Introductions were made, and after confirming the client's positive experience and recommendation, we decided we would meet with representatives of The Greenspan Co. /Adjusters International and hear for ourselves. That initial meeting with Richard Villanueva was affirming for all of us, and we decided to engage The Greenspan Co. /Adjusters International to manage the claim.

At each step of the process, experienced staff and/or contractors of The Greenspan Co. /Adjusters International met with us in person or by phone to assist with various aspects of the claim. Soon after the decision to hire The Greenspan Co. /Adjusters International we met with Jody DeVall who methodically reviewed each room in the house with a group of family members to list contents so that we could ensure they received the full coverage. She was thorough and professional in our several interactions and we managed to recover 100% of the insurance proceeds for that portion of the claim. Construction expert Vic Johnson helped us recreate the layout and materials of the home's original construction, and work toward maximizing the value of the home portion of the claim. Bruce Tibert was initially assigned as lead for the claim and helped us recover maximum amounts for landscaping and outbuildings, and upon his retirement Jessica Bivens took over for the outstanding portions of the claim. Despite coming into our situation in the middle, Jessica stepped right in to assist us in finalizing the remaining portions of the claim. She showed great patience in her communication and explanations.

Sherry White of The Greenspan Co. /Adjusters International's Sacramento office always knew where payments and documents stood, and helped with the special circumstances of two aging adults.

In summary, hiring The Greenspan Co. /Adjusters International to be our Public Adjuster for the process of navigating our parents fire claim was a wise decision. They handled all interactions with the insurance company, and without exception maximized our parents' recovery under their homeowner's insurance policy. We would recommend The Greenspan Co. /Adjusters International to anyone suffering a loss, and indeed have already referred friends and colleagues.

Best regards,

**Marta McKenzie**

Marta McKenzie (daughter of claimant)

**Tamara Bryan**

Tamara Bryan (daughter of claimant)

February 2, 2020

Dear The Greenspan Co./Adjusters International,

My family and I want to personally thank your company and The Greenspan Co./Adjusters International team that carried us through one of the darkest, and saddest events in our lives!

We lost our 30-year home with all of our belongings. Many collected since our childhoods, along with all of our family heirlooms, and all of our mementos and treasures from our children and grandchildren.

The Greenspan Co./Adjusters International team helped us through the grueling and tortuous process of putting our lives back together!

To the people behind the The Greenspan Co./Adjusters International:

Richard Villanueva- In one word, excellence! One of the most honest and straight forward men we have ever met or ever will meet! The "Problem Resolver!" If there were EVER anything, at any time, we did not understand or took issue with, Richard always put our minds at ease and resolved every issue that arose.

Richard always picked up his phone EVER time we called!

Sarah Vaughn- What an amazing and patient member and true asset of The Greenspan Co./Adjusters International team!

This young lady sat for unimaginable amounts of time in person and on the phone with us. (16 months!)

She helped us physically and emotionally put our lives back together. We will never forget her!

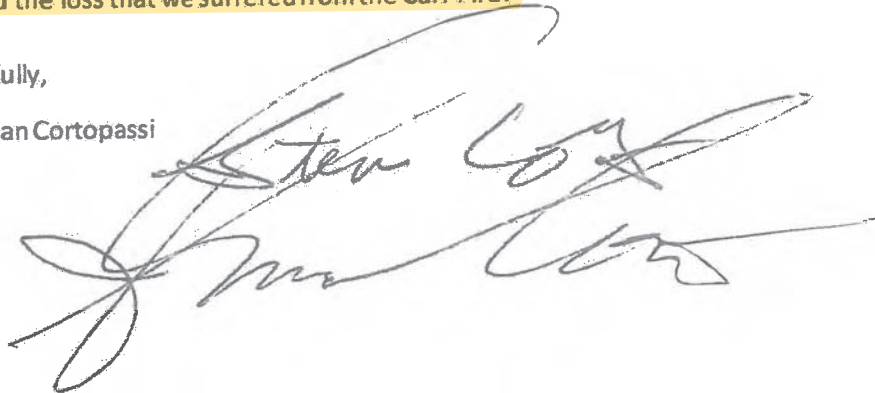
Kenny Taylor- Our negotiator. He did an outstanding job and had a very respectful and excellent repour with my husband. I do not envy the work he or any member of our team had to do!

We would have never survived the "Insurance Sharks" without the stellar representation and guidance of The Greenspan Co./Adjusters International and the amazing team assigned to our family.

Our family will be forever grateful to all of you for your amazing help, endurance, and focus for the recovery of our lives and the loss that we suffered from the Carr Fire.

Sincerely and gratefully,

Steve and Susan Cortopassi

Handwritten signatures of Steve and Susan Cortopassi. The signature for Steve is on top, and the signature for Susan is below it. Both are written in dark ink.



Norm and Jesse Nelson  
7180 Del Rico Ct, Palo Cedro, CA.

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

Dear Eric,

Jesse and I are both so grateful for all the hard work you and Jody DuVall put in getting us a full and fair settlement from the loss of our home and personal property during the Carr Fire.

It was only a few days after the fire that I realized I was having to deal with a gigantic insurance company that had everyone on "their" side. Although they were polite and caring, I soon found out that there was much more to learn about coverages, columns, pockets, limits, categories, depreciation, all written in what I felt was a foreign legal language. After my first visit with Richard Villanueva, I knew I needed expert help. Needed people that "knew the ropes" and understood the process.

During our ordeal we were kept advised of the status of our claim. Everything was made clear what to expect ahead. This kept us both in a great frame of mind. Your efforts to do research for determining replacement costs, and your guidance in how to go about assembling a detailed list of all our belongings, made our task much easier and your advice on why it was so important, kept us on task. Times like this can be extremely frustrating and can give one the desire to throw in the towel; however, you kept us focused and on track.

Your service went well beyond what we expected. You took on the role of attorney, accountant, appraiser, inventory manager, collection agent, and psychologist and councilor. We never could have achieved the settlement without your help.

In the end we received a fair and full settlement which allowed us to move on and ahead with our lives. We feel that every dime we spent with The Greenspan Co. / Adjusters International was well spent and produced recovery that would otherwise never have been.

You delivered everything Richard said you would and we appreciate that. We both highly recommend you and your firm for anyone that has experienced a loss like ours.

Please feel free to give any of your prospective clients our names and contact information so we can offer you something in return for your efforts.

Sincerely,

Norm and Jesse Nelson  
707-483-9948



# 2017 Tubbs, Atlas & Nuns Fires

CLIENT	CITY, STATE	PAGE #	CLIENT	CITY, STATE	PAGE #
Audubon Canyon Ranch	Stinson Beach, CA	27	John Fields	Santa Rosa, CA	49
John Buzza, DDS	Santa Rosa, CA	28	Alexei Abras	Santa Rosa, CA	51
Jerome Minkoff	Santa Rosa, CA	29	Harry & Sherree Fogel	Santa Rosa, CA	52
Sarah Harvey	Santa Rosa, CA	30	Ralph Cohen & Susan Million	Santa Rosa, CA	53
Michael Hall	Santa Rosa, CA	31	Dr Richard & Jill Permutt	Santa Rosa, CA	54
Greg Gunderson	Santa Rosa, CA	32	Shari Brown	Santa Rosa, CA	55
Donald Black	Santa Rosa, CA	33	Kevin Goldman	Santa Rosa, CA	56
Viluko Vineyards	Santa Rosa, CA	34	Dan Lowe & Lisa Scardino	Santa Rosa, CA	57
Gary & Jean Dahl	Santa Rosa, CA	35	JP & Sheila Montemayor	Santa Rosa, CA	59
David & Jeannie Hayes	Santa Rosa, CA	36	David & Sara Joslyn	Santa Rosa, CA	60
Felis Domingues	Santa Rosa, CA	37	Gary Mishkin, M.D.	Santa Rosa, CA	61
Alexis Rosa	Santa Rosa, CA	39	Laury Rappaport & Wayne Dziedzic	Santa Rosa, CA	62
Allan & Rose Fingerhut	Santa Rosa, CA	40	Susan Cook	Glen Ellen, CA	63
Dan & Georgetta Dorries	Santa Rosa, CA	41	Lance Chen	Santa Rosa, CA	64
Sharon & Walter Iberti	Santa Rosa, CA	42	David Scardifield	Santa Rosa, CA	65
Karen Schein	Glen Ellen, CA	43	Michael Mendes	Napa, CA	66
Jay & Ana Alexander	Healdsburg, CA	44	Tom & Lois Karbowski	Santa Rosa, CA	67
TJ Ryan III	Santa Rosa, CA	45			
Gordon & Veska Frierson	Santa Rosa, CA	46			
David Scardifield	Santa Rosa, CA	47			
Suzie Sharpe	Santa Rosa, CA	48			

**Note:**

Letters of commendation represent but a small portion of our thousands of satisfied clients. Historically, our clients do not send letters until their claims are completed, their houses are rebuilt and their lives are back in order.

AUDUBON CANYON RANCH



2 March 2021

4900 Shoreline Highway 1

Stinson Beach CA 94970

415.868.9244

fax: 415.868.1699

[www.egret.org](http://www.egret.org)

Mr. Gordon Scott  
President/CEO, The Greenspan Co./Adjusters International

400 Oyster Point Blvd, Ste 519  
South San Francisco, CA 94080

Dear Mr. Scott,

In October 2017, Audubon Canyon Ranch suffered a catastrophic loss of buildings and facilities at our Glen Ellen location as a result of wildfire. This was a rapid and painful loss of the sites' most essential buildings including all offices, staff residences, utility/maintenance facilities, and our beloved nature center.

What added insult to injury was the amount of money our insurance carrier offered in payment for the value of the lost buildings. The carrier was resistant to our repeated efforts to negotiate a fair settlement. We even went so far as to hire professional and deeply experienced cost estimators to compile and submit actual cost values of the covered buildings.

It was our organization's very good fortune to hear about The Greenspan Co./Adjusters International and the excellent work you all do. After eleven months of dedicated collaboration with Greenspan's extremely competent employees Reno Benenati, Jim Warren, Ron McDonald, and Jessica Bivens, we are over the moon to be receiving a settlement that increases our payout by almost a million dollars.

On behalf of Audubon Canyon Ranch, I wish to offer my deepest gratitude to your team. Their dedicated efforts on our behalf made the impossible possible. Thank you for providing us with the representation and expertise that brought us to a reasonable settlement.

Most sincerely,

John Petersen  
Executive Director





## JOHN BUZZA, DDS

February 23, 2021

We lost our home in the 2017 Tubbs fire in Sonoma County, CA. It was devastating for us. We were referred to The Greenspan Co./Adjusters International two days after the fire. They met with us THAT DAY! It was a huge relief to have a very capable efficient, and caring team to help us through what has become a three year process.

Their professionalism and expertise is the hallmark of their services. Tim and his team enabled us to continue focus on operating our business while they did the heavy lifting and worked efficiently behind the scenes.

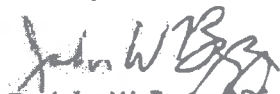
The team who managed the Personal Property part of our claim helped to make the process as painless as possible and quickly created a dossier that convinced the insurance company to pay 100% of limits.

The Building and other coverages team worked hard through seven changes in adjusters by the insurance company. The cost to build continued to escalate during the process and they were very responsive and continued to work their magic.

As a result of our confidence in The Greenspan Co./Adjusters International we have referred six families who have availed themselves of the services.

Please give serious consideration to teaming up with The Greenspan Co./Adjusters International in your time of need!

Sincerely,

  
Dr. John W. Buza, DDS

February 4, 2021

Dear Bill,

As this battle with State Farm winds down I want to make sure you understand how much we value your help. For the first few months after the Tubbs fire took everything we owned, in shock and scared, we were flying blind. When Ken called us to discuss getting help from The Greenspan Co./Adjusters International we were primed to reach out. My cousin, an attorney back east, told me to hire a public adjuster as soon as he heard about the fire, yet we resisted. Both of us have always been so used to handling complex, fraught situations with our patients that we assumed we could handle it. We were wrong. Unmoored and scattered initially our course would have been much more painful without you.

From the first encounter we had I felt that all would be well. Your demeanor, knowledge and strength allowed us to heal and move forward with our lives. It would not have been possible without you and your colleagues' help. Prior to working with you dealing with State Farm left us discouraged and angry. Once you took over we were able to make decisions based on the positive outcomes we expected, not based on fear. I can't tell you how great a gift that is.

Every question, every call, every email in the middle of the night you answered quickly and fully. For all your help and your calm strength we are grateful. Once this is all behind us we hope our friendship can continue.

Sincerely,



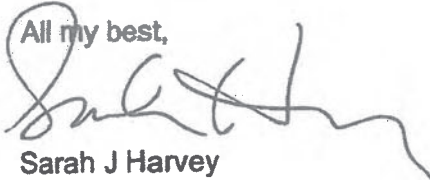
Jerome R Minkoff

February 4, 2021

Dear Bill,

It has been a tough few years, but I remember so many 'sunny moments' since the Tubb's Fire. The first was meeting you for the first time (on FaceTime) while you were on our burned out property surveying the damage and the rubble. I think that must have been one of the nicest days post fire that I can recall: a friendly face; a professionalism that was evident to me; a supportive message that all would be well. I consider going with The Greenspan Co./Adjusters International was one of the smartest things that Jerry and I have ever done; and having you at the helm of recouping our losses has been one light in the darkness of dealing with our old insurance company. You have been there for us every step of the way--fighting for us, supporting us emotionally and staying steady. It's been a real pleasure working with you. We really do consider you our friend.

All my best,

A handwritten signature in dark ink, appearing to read 'Sarah J Harvey', written in a cursive style.

Sarah J Harvey

November 12, 2020

Dear Eric,

I would like to thank The Greenspan Co./Adjusters International for representing my claim and getting my insurance policy limits paid.

October 9, 2017 was a bad day for my family and my community because our home and personal property were destroyed by fire.

USAA immediately issued "advances" for my coverages, which made me feel like things were going well and USAA had my best interests in mind. After USAA issued me advances, which was about one week after the fire, I was contacted by USAA corporate. They wanted me to help them make an internal USAA employee "feel-good" commercial. I even met USAA's now retired CEO as part of their campaign. Thinking the claim was going well, I agreed to help USAA make this commercial. Afterwards, I learned USAA had no intent on paying me the remainder of what I was owed. I was very distraught by this revelation.

I concluded USAA was making my claim for me rather than me making my own claim. I innocently provided USAA all the details regarding the items that burned up. I did not know they would package it their way, price it their way, depreciate the items their way, and then say I was not owed anything additional beyond the advances they paid me at the beginning of the claim.

During this time my friends, who also live in Santa Rosa and also lost their home and personal property, told me about how they retained your company to advocate and adjust their claim for them. They also said you got their insurance company to issue all of their limits and retaining your company was a great investment in their claim due to the return they received for your work and the payments from their insurance company. I then made the decision to call you, which was a great decision. When we met you explained how you would approach my claim and were confident you would get the remainder of my limits paid.

I worked with Lisa, who reviewed what I had already submitted to USAA. Lisa then took that same information, obtained additional information and then re-priced everything so it was 100% accurate. You and Lisa basically unraveled the mess USAA created and submitted a new claim for me.

After you submitted my new, accurate claim, USAA put up stiff resistance as you said they would; however, the numerous arguments you made and your diligence paid off in the form of getting USAA to issue the remainder of our limits.

Most people naturally think if they try to work with their insurance company everything will work out just fine, but that is simply not the case. People need professionals in their corner who know the industry, who know how to fight and who will stay on top of their claim until it is paid.

Again, thanks to you and Lisa, I got everything I was owed by my policy. Retaining your company was a wise decision and I would recommend others do the same.

Sincerely,



Michael Hall

Tuesday, October 13, 2020

5:19 AM

Mr. Bill Leggett  
Executive General Adjuster  
The Greenspan Co./Adjusters International  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, CA 94080

Dear Bill,

I would like to thank you and your Team at The Greenspan Co./Adjusters International for your diligent representation of our Fire Claim with State Farm Insurance over the past three years, including your representation assistance in my Mediation Claim with the California Department of Insurance to recover the limits of my policy, and beyond, for the structure of the home that we lost in the Tubbs Wildfire on October 8th of 2017, along with all of our personal property.

I would recommend your services to anyone confronted with insurance claims due to your understanding of the policy limits and professional representation. Your Team never quit fighting on our behalf with the overly aggressive depreciatio<sup>11</sup> of our personal property by our Casualty Carrier and provided and submitted a very comprehensive documentation of the costs of rebuilding our structure of our home, increasing our recovery.

Thank you again for your very successful assistance with our claim and I would recommend your services to anyone faced with the daunting process of dealing with Casualty Carriers with disaster insurance recovery.

Best,

A handwritten signature in black ink, appearing to read "Greg Gunderson", with a stylized flourish at the end.

Greg Gunderson  
3856 Royal Manor Place  
Santa Rosa, CA 95404

**DONALD J. BLACK**  
7329 Bennett Valley Road  
Santa Rosa, CA 95404  
707-545-4910

July 13, 2020

Gordon Scott  
President/CEO  
The Greenspan Co./Adjusters International  
400 Oyster Point Blvd., Suite 519  
S. San Francisco, CA 94080

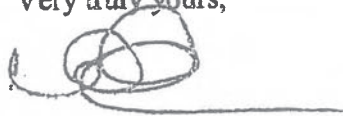
Re: Excellent Work

Dear Mr. Scott,

My wife Michele and I want to express our appreciation for your team of Rino Benenati, Jessica Bivens and Jody Duvall. They did a magnificent job guiding us through a very arduous process, helping us deal with a very difficult carrier, and the loss and frustrations we had to contend with. Through it all, they calmed us down, kept us moving forward, and provided critical thought and ideas when needed. While it took a long time to achieve, the end result was far better than we could have accomplished by ourselves. We are very grateful.

Please thank each of them for us.

Very truly yours,

A handwritten signature in dark ink, appearing to be "Donald J. Black", with a horizontal line extending to the right.

Donald J. Black



5005 Alpine Road  
Santa Rosa, CA 95404  
707.490.6708

July 8, 2020

We are incredibly grateful to The Greenspan Co./Adjusters International and in particular, to Tim Larsen.

The Sonoma-Napa fires of 2017 were devastating. We lost not only our home, but a good portion of our vineyard, our tasting barn, our guest house, all of our equipment, hundreds of acres of forestland and so much more. It was a complex layering of a personal and a commercial loss and one that we could in no way manage ourselves.

Through the advice of both business associates & 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 disfunction, we found ourselves supported, guided, advised and 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!

On a personal note, we so enjoyed working with Tim! He is personable & kind and he has a great sense of humor, which really helped to get us through some of the dark days. He is the first person we would call, if we needed help again.

Many kind thanks,

Karen and Pedro Arroyo



June 15, 2020

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

Re: Santa Rosa Wildfire Recovery

To Whom It May Concern;

"Thank you" does not begin to describe our feelings towards The Greenspan Co./Adjusters International. Specifically we wish to thank Ken Crown & Kenny Taylor.

As with thousands of other Sonoma County residents, our home and all our belongings were destroyed on that fateful day of October 8, 2017. Initially we felt the insurance company would come to the rescue and pay us what we were entitled to. That was not exactly the case.

After receiving a preliminary payment, we knew we needed professional representation as the insurance company's offer was but a fraction of what it would take to rebuild our home. We turned to Greenspan for help.

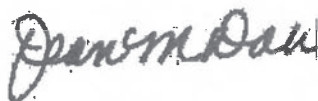
We met with Ken Crown and hired him on the spot. Ken quickly introduced us to Kenny Taylor who immediately went to work. After roughly 45 days of fact finding and organizing all the facts and circumstances surrounding our loss, Kenny approached the carrier.

Shortly thereafter we were delighted to learn, the insurance company had agreed to pay more than an additional \$1,000,000 on our claim. We could never have imagined the resounding success you were able to achieve. While the settlement could not replace what was lost financially, Kenny was able to work with the carrier to make us whole. For that we owe a great deal of gratitude and are appreciative beyond words.

Sincerely,



Gary & Jean Dahl





David and Jeannie Hayes  
1614 Donner Drive  
Santa Rosa, CA 95404

June 5, 2020

The Greenspan Co./Adjusters International  
455 University Avenue, Suite 350  
Sacramento, CA 95125

Dear The Greenspan Co./Adjusters International

The purpose of this letter is to express my sincere appreciation and thanks to The Greenspan Co./Adjusters International, and more specifically, our claim representative, Eric Metz.

On the night of October 8, 2017, we lost our home and all of our possessions to the Tubbs Fire. We were stunned and overwhelmed in the aftermath of the fire and discovered our homeowners policy was difficult to understand and policy limits weren't clearly explained.

Our insurance carrier, The Hartford, assigned an adjuster to our claim from out of state who proved to be unfamiliar with California insurance code and was extremely vague when responding to questions regarding policy limits. We were obviously on our own.

A neighbor told us about The Greenspan Co./Adjusters International and we quickly called requesting help. We met with Kyle Hensiek and Ken Crown within a few days. After reviewing our insurance documents, they told us they could help. The very next day we were introduced to Eric Metz who was assigned as our lead adjuster and point of contact with the claims adjuster from The Hartford.

Eric quickly brought in Jenny Schultz, The Greenspan Co./Adjusters International's Personal Property Inventory Specialist, who spent a great amount of time navigating us through the personal property inventory.

Throughout this entire process, Eric was always quick to respond to our phone calls and emails. His professionalism and empathy were a great help to relieve the level of stress and anxiety we experienced during the rebuild of our home.

At the end of the claim, Eric helped us collect the entire value of our homeowners insurance policy. This would never have happened without Eric Metz and The Greenspan Co./Adjusters International. We are very grateful for the positive outcome and will strongly recommend your company to anyone in a similar situation.

Sincerely,

  
David and Jeannie Hayes

Felis Domingues  
3734 Crown Hill Drive  
Santa Rosa, CA 95404

May 14, 2020

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

In 2017, the Tubbs fire in Northern California changed my life in so many important ways, financially, physically, and emotionally. In the days that followed the fire, I viewed the site of what once was my home. There was total devastation. Nothing remained.

Within a few days, I contacted my insurance agent to initiate my homeowners claim. It did not take long before I realized that my insurance company had an adversarial attitude and was more concerned with saving the company money than paying my claim as I expected. Negotiating the resolution of my claim during this incredibly challenging time was going to be very difficult. Clearly, I needed a professional working on my behalf to help me understand what seemed to be a confusing and fluid insurance claim process. I looked for a private adjustor with practical industry experience, proven communication and negotiation skills, and one who was sensitive to me as I tried to navigate the emotional rollercoaster caused by the devastating fire. After meeting with Richard Villanueva of The Greenspan Co./Adjusters International, I decided that I had found a company which checked all the boxes.

I was assigned a team of The Greenspan Co./Adjusters International members with Tim Larsen as my private adjuster. Right from the beginning, Tim's easy-going demeanor, professional but warm approach, and his obvious knowledge and expertise in claim resolution gave me confidence that I had made the right decision to hire The Greenspan Co./Adjusters International. No longer was I burdened with endless hours of trying to reach my insurance adjuster who rarely returned my calls in a timely manner. Tim handled everything including all communications by phone and text with my insurance carrier. He made sure that I was always included in the informational loop as the claim process progressed. Tim answered all my calls immediately even if it was on a weekend. He never made me feel that my many questions were "dumb" or a waste of his time. It was quite evident there was a noticeable change in attitude on the insurance company's part once they learned that I had hired Greenspan as my representative. There is great

value in the well-known reputation of The Greenspan Co./Adjusters International within the insurance industry. With Tim's help, I was able to max out my "buckets of money" so that I could rebuild my home. I seriously doubt that I would have been as successful in recovering the full amount of my claim without Tim's knowledge of the process and skill in working with my insurance company.

I am now in my newly rebuilt home and I am so thankful that I had Tim and all The Greenspan Co./Adjusters International team there every step of the way as I navigated through the insurance claim process. I know that Tim's assistance helped me keep my sanity and my financial investment in my home during those frightening months after the fire. I thank you, Tim, and all The Greenspan Co./Adjusters International team for all you did on my behalf. I am in a better place in my life because of your expert and caring help.

Most sincerely,

Felis Domingues

April 5, 2020

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

Dear Eric,

I wanted to personally thank you and the entire The Greenspan Co./Adjusters International team for getting me everything I was owed by USAA.

My home and all of my belongings were destroyed by the 2017 Santa Rosa Wildfire. After tireless efforts to work with USAA, I began to realize that a process of this magnitude required a professional on my side. I was lucky to be referred to Richard Villanueva who visited me and then introduced me to you, Jody Duvall and Darrell Kuykendall.

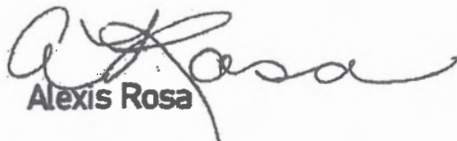
It was an uphill battle, but with your insider knowledge and hard work you were able to get the maximum policy limits paid, including my extended replacement benefits after I replaced my home in Santa Rosa with a condominium in Southern California. It was a very complicated process but I'm glad I had you to guide me through it.

What I appreciate the most is how you were able to convince USAA to honor my additional living expense benefits. Prior to the fire I bought a house in Windsor, CA as a rental income property. Immediately after the fire I was forced to move into that rental house because the rental market was maxed out. USAA wrongfully concluded my rental was a replacement home for the one that burned and refused to pay my additional living expenses until your persistence wore them down.

Without any doubt your company did what was promised to me and got me the most out of my policy benefits. Not only did I have an advocate for me in my insurance claim, I gained a friend.

I would highly recommend The Greenspan Co./Adjusters International to anyone.

Yours truly,

  
Alexis Rosa

April 2020

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

Re: Santa Rosa Wildfire Recovery

To Whom It May Concern;

Our family wanted to write a letter of appreciation and take the opportunity to say thank you! Like thousands of others, our custom home and all personal belongings were destroyed during the Tubbs Wildfire of 2017.

The devastating losses were only made worse when we turned to our insurance company for help. Never could we have imagined the difficulties securing payment from our insurance company. Fortunately we were introduced to The Greenspan Co./Adjusters International and the incredible services they provide. We initially met with Ken Crown who promised to secure proper reimbursement and fair recovery if we hired Greenspan to represent our interests. Ken was certain of Greenspan's ability to resolve our claim for more than what the insurance company had offered. We retained the services of Greenspan which ultimately proved to be one of the best investments we have ever made.

Ken advised that Kenny Taylor would be our primary Adjuster and that he would immediately engage the insurance company. Our concerns were immediately put to rest and we knew having an expert on our side was the right approach.

Jenny Schultz was assigned as our contents specialist and working with her was also very reassuring. The detailed approach was much more comprehensive than we anticipated and sure enough hundreds of thousands of dollars we had overlooked were identified and presented to our insurance company. After completing the evaluation of our personal property losses and measure of the building damages, Kenny Taylor was ultimately successful in securing well over another \$1,000,000 on our behalf that the insurance company never had any prior intention of releasing.

In the end, the settlement achieved by Greenspan exceeded even our most optimistic view of our claim and potential results. Every promise they made was fulfilled and we are forever grateful for the efforts by Greenspan on our behalf.

Sincerely,



Allan & Rose Fingerhut

March 2020

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

Re: Santa Rosa Wildfire Recovery

To Whom it May Concern;

We wanted to take this opportunity and express our heartfelt thanks and appreciation for the work of The Greenspan Co./Adjusters International.

Although we were but one of several thousand to lose everything during the Santa Rosa Wildfires of 2017, The Greenspan Co./Adjusters International and specifically Kenny Taylor made us feel as though our claim was the most important. Kenny was there to answer every question we had, explain the claims process and diligently guide us through every step along the way. The attention to detail and concise communication was extremely important during the recovery and the calming presence was exactly what we needed.

In the end, we recovered 100% of what our policy covered including the replacement cost benefits for our newly purchased home. We are confident that without The Greenspan Co./Adjusters International's representation the results would have been much different and likely just as catastrophic as the fire itself.

Thank you again for all your efforts on our behalf.

Sincerely,



Dan and Georgette Dorries



Sharon & Walter Iberti  
1550G Tiburon Boulevard, No. 626  
Tiburon, CA 94920  
Walter: 707-217-4677  
Sharon: 707-217-4152

January 5, 2020

Dear Ken,

I've been meaning to thank you for the incredible job that you performed in the adjustment of our property damage loss with Lloyd's of London. As you are aware, I was referred to you by my plumber who you represented in a fire ten years earlier. Even though I had already received two million dollars from Lloyd's, he said I should talk to you as you might be able to secure additional monies. Although I was hesitant to meet with you, thank God I did. You pointed out to me areas of coverage that Lloyd's of London should have included that they did not. Through your team efforts, you were able to get Lloyd's of London to pay an additional \$660,000. However, you didn't stop there, you were able to exploit other areas of coverage in the policy that I was not aware of.

I also wanted to take the time to thank Jenny Schultz who helped us tremendously in recreating our total loss personal property claim. I never dreamed that we would have had over a million dollars in personal property and through your combined efforts you made this process so much less painful than what we had experienced in dealing with Lloyd's representatives.

As you may recall, at the time I had first met you, Lloyd's had already committed to me that the most we could receive was roughly \$2.4 million. The most I thought your Firm would secure for Sharon and me was maybe an additional \$300,000. Boy was I wrong! Through you & your efforts, we ended up collecting an additional \$850,000. On top of that, you were able to secure a cash out settlement on our policy limits for Loss of Use of \$325,000.00. I had no problem paying your fee as this was newfound money for Sharon & me. Hands down, this was the best decision and investment we ever made!

Ken, this wasn't just a business arrangement. You've become a good friend to me. I always enjoy getting together with you when you pass through Marin and appreciate the fact that you keep in touch. Please continue to do so. Feel free to have anyone give me a call regarding your Firm's services.

Sincerely,

A handwritten signature in dark ink, appearing to read 'W. Iberti', with a long, sweeping horizontal line extending to the right.

Walter Iberti

November 25 ,2019

To Whom It May Concern,

My 92 year old mother suffered devastating losses in the 2017 Sonoma County Fire. Our claim included loss of a primary residence, loss of a rental unit, and business property losses. Fortunately, my husband remembered a friend who also had a similar situation and had turned to The Greenspan Co./Adjusters International for help. We did as well.

We met with Kenny Taylor one day after the fire, his calm confidence and clear communication prompted us to immediately retain The Greenspan Co./Adjusters International. Throughout a two year claim process Kenny promptly responded to dozens of complex inquiries, patiently repeating information previously dispensed, and, most importantly, he creatively secured maximum recovery for our losses. Every conversation was warm, engaging and thorough.

Genuine service is such a rarity in this age, and we are writing so that Kenny's dedication and professionalism receive the recognition they merit.

Sincerely,



Karen Schein  
601 4<sup>th</sup>. Street  
Apt. 314  
San Francisco, CA. 94107



November 4, 2019

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

Greetings,

Now that the 2-year anniversary of the Tubbs Fire has passed and our claim is settled, my wife Ana and I want to convey our thanks to and endorsement of the entire The Greenspan Co./Adjusters International team including Ken Crown and especially Eric Metz.

The fire in Santa Rosa in early October 2017 was a devastating event for us. I was overseas, the power had been cut, and Ana had to flee in the dark at 2:30 AM. She got out in her pajamas with our cat and her purse and phone and nothing else. Our home and all its contents were completely destroyed three hours later.

I knew the claims process would be challenging but assumed with my engineering background and financial skills we would work our way through it. And for a month or so that is what we did, though it quickly became clear that our insurance company was going to make it even more difficult than we had expected. In December 2017 I attended an open event on insurance claims at a hotel in downtown Santa Rosa. I ran into Ken Crown there and we had a conversation about our situation and how The Greenspan Co./Adjusters could potentially help us. I was very impressed with Ken's compassion and professionalism and later that month we decided to engage The Greenspan Co./Adjusters' services.

Shortly thereafter we met Eric Metz and other members of the team. Eric became our main point of contact and interface to our insurance company. For the next year and beyond he worked to ensure that we received the maximum amount entitled to us under the terms of our policy. Our insurance company attempted to settle with us for a much smaller amount, hundreds of thousands of dollars less. They applied all the techniques and manipulations that one would expect and then some, including regularly changing adjusters. Their moves were no match for Eric and his knowledge of the policy and the law. He professionally but firmly pushed back, gaining ground at every stage, and in the end we received a full payout. The increased settlement more than paid for The Greenspan Co./Adjusters' fees, so the ROI was tremendous, and that isn't even counting the reduced emotional burden and the logistics workload that we avoided. That enabled me to focus on my job and Ana to focus on reestablishing our home life. It was simply a great success for us.

We highly recommend The Greenspan Co./Adjusters, and especially Eric and Ken, to anyone facing recovery from a fire like the one we experienced, which unfortunately will now include more people this season in both northern and southern California. The Greenspan Co./Adjusters is a great organization, with a great team of people who will advocate 110% for you.

Sincerely,

Jay & Ana Alexander  
Healdsburg, CA



October 6th, 2019

Santa Rosa Fire Total Loss

Hi Steve,

The settlement for the total loss of my friend's home in Santa Rosa is finally settled and their new home construction project has just broken ground.

I was really nervous when two of my best friends lost everything and their call came to me to take care of them and their children.

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.

You and Josh and your entire team got every penny out of the carrier which was due the insured, well done!

I cannot thank you enough for all you did for the client and for me.

Calling The Greenspan Co./Adjusters International and you is certainly one of the better decisions I have made during my 30 year insurance career.

If you ever need me to talk to any one hesitant about engaging you have them call me...

A handwritten signature in black ink, appearing to read "T.J. Ryan III".

T J Ryan III  
Chief Executive

Kenny Taylor, AIC  
Greenspan Adjusters International  
400 Oyster Point Blvd., #519  
South San Francisco, CA 94080

August 25, 2019

Dear Mr. Taylor,

We are writing to thank you and the entire Greenspan Co./Adjusters International for assisting in our recovery from the wildfires that devastated Santa Rosa in October 2017. As with many others, our entire home, contents, and surrounding property were completely destroyed.

After the fire we worked with our insurance company but quickly realized that we needed a professional to represent our interests and work through the complicated process. We were lucky to be referred to Ken Crown of your firm who visited us and connected us with you and your team. With your expertise and hard work, we were able to secure the maximum limits of our policy, including code upgrades for rebuilding, an amount considerably higher than the original offer.

We are also indebted to Jenny Schultz, your contents specialist, who was able to work through documenting our lost contents and secure an amount equal to their value.

Overall, we believe that hiring The Greenspan Co./Adjusters International was one of the best decisions we ever made. The recovery was far more than we would have realized on our own and the service was prompt. Thank you again for all you did on our behalf.

Sincerely,

Gordon and Veska Frierson

18318 N. 93<sup>rd</sup> Place

Scottsdale, AZ 85255

14<sup>th</sup> July, 2019

Maricris LaCap

The Greenspan Co./Adjusters International

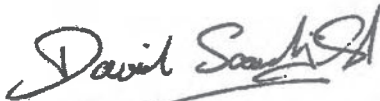
400 Oyster Point Blvd, South San Francisco, CA 94080

Maricris,

Enclosed is the check in payment of outstanding invoices for The Greenspan Co./Adjusters International's services in the amount of \$76,639.70

We would like to thank everyone at The Greenspan Co./Adjusters International who contributed to maximizing our compensation from Hartford Insurance company for the loss of our home to the 2017 N. California wildfires (in particular Tim Larsen, Jenny Schulz, and Erin Jordan)

Thank you,



David Scardifield

**From:** Suzie Shupe  
**Date:** July 2, 2019 at 8:27:55 AM PDT  
**To:** "Karl Stemler (TGC/AI)"  
**Subject:** Re: Payment for Last Contents Check

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Hi Karl,

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 (can we send a note to somebody at The Greenspan Co./Adjusters International?). I guess we won't be interacting with you much in the future. If we aren't in touch with you, please know that we will always appreciate your work and kindness toward us during a very difficult time.

Suzie Shupe  
[suzieshupe@gmail.com](mailto:suzieshupe@gmail.com)

Wednesday, May 22, 2019

## Fantastic Representation by The Greenspan Company/Adjusters International

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### Total Loss from Tubbs Wildfire

At 1:20 in the morning and without warning, my fiancé and I became victims of the Tubbs Wildfire on October 9, 2017. Our electrical power was out, and we literally ran from our home without even time to put on our shoes nor get the cars out of the garage. Fortunately, we had a vehicle parked in the driveway that afforded us a means to escape the inferno that was only minutes away. We suffered a devastating loss that night, losing everything; home, cars, all contents, and our pets.

Everyday life became quite a struggle, as we moved from motel to motel with all our belongings in plastic bags. We thought our situation couldn't possibly get any worse, but we discovered we were wrong, once we filed an insurance claim and started trying to interact with our insurance adjuster. Our phone calls weren't answered, and our emails weren't addressed. We felt like our lives were in a state of limbo, since we were getting no assistance from our insurance company. Our anxiety level was extremely high and at times, our level of stress seemed overwhelming.

We were at our wits end, when my fiancé received advice from a friend about hiring a public adjuster to represent our claim with our insurance company. We were skeptical at first because we knew nothing about public adjusters. However, following the meeting, we were very optimistic that hiring a public adjuster was the right step for us and would be beneficial in facilitating our insurance claim. Our intuition couldn't have been more correct, and we're absolutely thrilled with the results of our insurance settlement!

Randy Gower was The Greenspan Co./Adjusters International's public adjuster assigned to us, and he clearly explained the benefits he could offer. He outlined the negotiating and settlement process between a public adjuster and the insurance company. For the first time, in what seemed like an eternity, my fiancé and I had some hope that we were on the right path to getting our life back to normal.

Randy has been fantastic, keeping us well informed through every step of the process and most importantly, negotiating a settlement that we could not have thought possible. Our settlement is everything we had hoped for and more! Randy is our personal hero,

Wednesday, May 22, 2019

and we appreciate his dedication to our case. His professionalism and negotiating skills have been invaluable. All his hard work and his sincerity that he truly cares about us provided us confidence that we had made the right decision in choosing The Greenspan Co./Adjusters International which in turn, provided us the comfort that we needed at that point in our lives. We also know and appreciate the skill, hard work, and determination of Terry Eggert (structure estimator) whose efforts were crucial in securing maximum settlements for us. Thank you both for a great job!

Without hesitation, we would recommend the services of The Greenspan Co./Adjusters International's public adjusters. We went from doubters to advocates and truly know the value they bring to the table. If anyone would like to contact us regarding our experience with The Greenspan Co./Adjusters International, we can be reached at (916) 770-7438.

John Fields



**The Greenspan Co./Adjusters International**

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**From:** Alexei Abras  
**Sent:** Wednesday, April 17, 2019 10:30 AM  
**To:** Randell Gower <randell@greenspan-ai.com>  
**Subject:** Follow Up

Hi Randy,

I wanted to let you know it was a great pleasure having you represent me. You have done an outstanding job not only making my life easier during this difficult period but also in collecting the full policy limit! Something I could not have done myself!

I was also extremely happy with your professionalism, kindness, persistence, and transparency!  
And, of course, your awesome negotiating skills!

Many thanks and hope next time we meet will be over a glass of wine!

Sincerely,

Alexei Abras

4-4-19

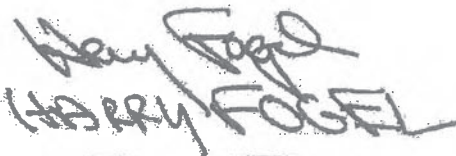
Randell Gower

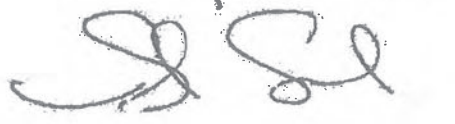
Who would ever think their house would burn down along with an entire community. Well, it happened to us in the Tubbs Fire Oct 9, 2017 in Santa Rosa CA. There are not many worse things than can happen to you, but one of the best to come out of a bad situation was going to Greenspan Adjusters International and being assigned to Randell Gower. A great match.

From day one he skillfully went to work for us chiseling away the layers with our insurance adjuster to achieve all we were due according to our policy in a timely manner. He knew how to "talk the talk" in a very courteous manner, and "walk the walk" navigating through the system with knowledge and expertise.

Randy also worked very well with US. He taught us patience and timing. He educated us, answering tons of questions constantly. He offered ideas, he listens and gives us good feedback and food for thought. A true gentlemen, nice guy and sometimes funny! I don't know where we would be today without his guidance.

Thank you so much Randy

  
HARRY FOGEL

  
Sherree Fogel

**Ralph Cohen & Susan Million**

3955 Sky Farm Drive

Santa Rosa, CA 95403

Phone: 650.219.3993

650-906-4729

Email: [cohen.ralph@gmail.com](mailto:cohen.ralph@gmail.com)

[Susan.million@gmail.com](mailto:Susan.million@gmail.com)

August 12, 2018

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

Thank you and the Greenspan Co./Adjusters International for the excellent results on our insurance claim. 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 levelled 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.

The insurance company tried to play games but with your legal experience and claims negotiation skills they were out maneuvered. Your expertise in properly identifying, documenting, and presenting the extensive damages to our home was invaluable. The results for 9% of our insurance recovery left us impressed and appreciative of your professionalism and expertise. We cannot thank you enough.

While we would never wish what happened to us on to anyone, we do hope that if someone suffers a major insurance loss that they retain a professional like yourself to help navigate through the choppy waters of an insurance claim. We strongly recommend your services. Please feel free to utilize us as reference for future clients.

Sincerely,



Ralph L. Cohen and Susan Million

**Dr. Richard & Jill Permutt**

53 Royal Gorge  
Santa Rosa, CA 95409  
Phone: 707.570.6962  
Email: tumrep@aol.com

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July 30, 2018

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

We have only great things to say about working with you and The Greenspan Co./Adjusters International. 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 completely 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 we 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.

We highly recommend you and The Greenspan Co./Adjusters International to anyone who loses their home or business after a major firestorm loss such as those suffering what is currently ongoing in Northern California. You help rebuild lives and we thank you for helping us rebuild ours.

With best wishes,

  
Richard & Jill Permutt

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**From:** Shari Brown  
**Date:** Tuesday, July 31, 2018 at 6:26 AM  
**To:** Bruce Tibert  
**Subject:** Fire Storm victims

I highly recommend The Greenspan Co./Adjusters International. In October of 2017 I lost my home in the California wildfires and I knew instantly I would call The Greenspan Co./Adjusters International for help. In 1988, my mother lost both her business and her home in a fire and The Greenspan Co./Adjusters International helped her successfully navigate claims for both. Mom's loss was complex and included reconstructing business and personal records and inventory. The Greenspan Co./Adjusters International resources were a great comfort to a single mom and sole business proprietor while she navigated the loss. My claim is in process and The Greenspan Co./Adjusters International resources have been a tremendous help. 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. In my opinion I would be at a significant disadvantage in this process without The Greenspan Co./Adjusters International advocating for me.

Shari Brown  
(415) 203-3203 (Cell)  
shari.brown@me.com

As I get settled back into my home from being evacuated from the Kincade Fire I wanted to take some time to thank The Greenspan Co./Adjusters International for its help with my insurance carrier from the 2017 Tubbs Fire. On that night I lost my home and everything I owned but my dog, my truck and the clothes that were on my back. When I first suffered the loss I was very hesitant to sign on with The Greenspan Co./Adjusters International, as I expected with all the national press coverage and attention from state legislators that Tubbs fire victims would be fairly handled by carriers and be paid promptly for their claims. Unfortunately this was not my experience with my carrier and I started to realize that the fee The Greenspan Co./Adjusters International charged was well worth it because it was going to net me far more then I would be able to do on my own and with far less time and effort.

**Now as I come to the end of the process my only regret is not hiring The Greenspan Co./Adjusters International sooner:**

I know now it would have taken me months longer to assemble and price a complete inventory without my personal inventory specialist. She also helped me go room by room and recall many items that I normally would not been able to recall on my own.

The pricing team was invaluable as I had no idea how to price items like art and my carrier was not interested in fairly pricing my large sports memorabilia collection.

My claims adjuster, Bill Leggett, was relentless and knowledgeable in terms of the policy, state law, and of all the methods my carrier was trying to pull to avoid paying out a fair settlement of my claim.

All of the members of The Greenspan Co./Adjusters International team were great on following up with me during the process, explaining it, and helping me get reimbursed for the loss of all that I owned from the company that I thought would actually protect me.

Unfortunately I learned despite all the commercials that show insurance carriers running to the rescue with a quick check that in fact these companies have become very adept at withholding payment when due. Without proper representation from The Greenspan Co./Adjusters International I am afraid that I would have been unable to replace my personal items and left deeply in debt from the cost of buying a replacement home. If any of my family, friends or neighbors was to suffer a similar loss I would strongly recommend that they seek out your company's services.

Thank you for all your help in getting my life back,

Kevin Goldman



Dan Lowe, Lisa Scardino, and Family  
(707) 477-3413

Disaster is something that has the ability to strike unexpectedly. It is defined as a 'sudden event, such as an accident or natural catastrophe', something similar to the wildfires of October 2017 that occurred in Santa Rosa, California. The wildfires not only destroyed our entire community but left our family without our beautiful home in the Fountaingrove hills that we had lived in for over ten years.

In the midst of the chaos and overwhelming sadness, my husband and I were recommended to The Greenspan Co./ Adjusters International through a close friend. It was The Greenspan Co./ Adjusters International we were assigned to that helped us make it through the fires, gave us hope in such a dark time, and made sure we as a family were taken care of. However, three individuals in particular that I felt made a difference in my experience with The Greenspan Co./ Adjusters International, Ken Crown, Karl Stemler, and John Fristoe.

After calling The Greenspan Co./ Adjusters International for the first time, I met with Ken who then assigned me to Karl and John. From the bottom of my heart, I would like to express my deepest gratitude towards all of these individuals for their hard-work and assistance over the past two years. Not only did Karl consistently check-in on our family, but he made sure to consistently inform us regarding the progress of our insurance as well as making sure we were properly represented. Karl was professional, extremely knowledgeable with insurance issues, and always delivered on his promises. After such a tragedy, my family was unsure how to move on, even furthermore how to deal with the upcoming insurance problems that were bound to arise. However, Karl and the rest of our team did an excellent job and was instrumental in dealing with that.

These past two years have been nothing shy of disastrous and difficult for my family and I, but The Greenspan Co./ Adjusters International has been a saving grace for us. Karl's hard-work and perseverance through the insurance process is something that cannot be replaced. Again, a heartfelt thank you to Karl Stemler for all that you have done for us, words



fail to define the difference you have made in our lives over the past two years; Ken Crown, John Fristoe, Amber, and Tracy at Temp Homes a heartfelt thank you to all of you for working with us through this overwhelming process. With the assistance of The Greenspan Co./Adjusters International and our Greenspan adjuster Karl Stemler we have been able to move forward from this tragedy and are looking forward to a much brighter future.

Most Sincerely,

Dan Lowe, Lisa Scardino, and Family  
(707) 477-3413

Please feel free to contact me with any questions

Dear Edward,

I am privileged to be able to write this letter of recommendation for you and The Greenspan Co./Adjusters International

On October 8, 2018 my home was destroyed by devastating Tubbs wildfire in Santa Rosa, CA. The firestorm, driven by 75 mph winds, reached our home within minutes of our spotting it several miles in the distance. We had about 10 minutes to grab our pets and a few precious photographs before our house was burned to its foundation, along with over 5000 homes in Sonoma County. In spite of returning to our burned-out property every day for 2 weeks, nothing was salvaged from the ashes except for one broken ceramic dish that belonged to our daughter.

We thought we were better prepared than many of our friends and neighbors. We had flashlights, water, walkie talkies, wallets, passports and important documents in our "roll-out" bag. We had homeowner's insurance and were confident that everything would be okay after the initial trauma. But we didn't know what we didn't know. The more we spoke to our insurance agents and to our friends, the more confused we became. It seemed that there were dozens of different companies with various types of coverage, even within the same company. We soon realized that as well-meaning as an insurance company might be, they had no obligation to tell us everything about our insurance coverage. We knew we had insurance.... but we didn't know that there was a "Coverage A, Coverage B, Coverage C, and Coverage D". The insurance company was offering us a small sum of money for food, clothing, and a few living expenses, but didn't even know if we should accept it, for fear of somehow compromising our position for full recovery.

We did what everybody does these days. We "Googled". We spoke with our friends. We read every conflicting piece of information that we could and didn't know whom or what to believe. There were a lot of contractors and other people wanting to speak with us right after the fire happened. However, after speaking with Martin Altman and KC Cullum from your company, and coincidentally finding a letter of recommendation from a dear friend that said, "Greenspan saved our lives and our business", we decided to have The Greenspan Co./Adjusters International represent our family.

Before the wildfire loss occurred, we knew nothing about the process that follows the filing of a claim. Having The Greenspan Co./Adjusters International help us with our loss was one of the best things that happened to us. Our team, Ed Wright, Megan Lindstrom, Martin Altman and KC Cullum, handled everything and kept us updated with telephone calls and emails on a continual basis. The people at The Greenspan Co./Adjusters International are courteous, respectful and professional and are very good at what they do.

Your team did such a great job helping us and you were able to obtain claim payments from our insurance company that were much greater than we could have done by myself. It is hard to find words to express our thanks and tell you how grateful we are for the tremendous work you put into resolving our claim.

When we first met your team, you told us that The Greenspan Co./Adjusters International would be with us every step of the way to recovery, and you were. You gave us hope during one of the most hopeless events of our lives. There are so few words to express how grateful we are to The Greenspan Co./Adjusters International.

Ed, please feel free to share my email address and cell phone number with any prospective clients.

Thank you.

Sincerely,

JP and Sheila Montemayor  
Medtronic PLC, Santa Rosa, CA

To Whom It May Concern:

We lost everything in the Tubbs fire (Santa Rosa, 2017). Fortunately, we heard about The Greenspan Co./Adjusters International before the smoke had cleared (literally). Today, while many languish in insurance purgatory, we're moving forward because The Greenspan Co./Adjusters International was managing our claim and the insurance company settled for the maximum amount.

The personal property component was a nightmare because every lost possession had to be listed and valued. The Greenspan Co./Adjusters International has a system - and a team - that made this process as painless as possible. Our policy had other elements that I would have had difficulty navigating (code upgrades, for example) -- our representative worked with the insurance adjuster and our contractor to make us whole.

My wife and I are happy customers. Karl Stemler, our representative, was kind, attentive, and professional throughout. We sincerely wish him the best.

David and Sara Joslyn

Dear Greenspan Co./Adjusters International Team,

After fleeing from our home in October 2017 as a result of the Tubbs Fire, we returned to find that, like our immediate neighbors, we had lost everything we had owned. Our house and property had been completely burned to the ground. We reached out to our insurance company to make a claim for our losses. We had been under the impression that our insurance company would be there for us. Unfortunately, we learned that insurance companies handle your claim to their advantage, not necessarily in a way that is most helpful to the policy holder. The insurance company made initial payments to us but then apparently stopped working on the claim. We had a policy of insurance but were having to fight for everything with our adjuster. Why weren't they just paying us what we were due? We had lost EVERYTHING. I finally realized that the insurance company was acting as if they were finished with the adjustment of our claim and they were reluctant to pay any of the other monies that we were rightfully due. That is when we decided to ask The Greenspan Co./Adjusters International for help. It was clear to us that we would not be able to most effectively navigate through the insurance company labyrinth without The Greenspan Co./Adjusters International "Team" approach and their knowledge of how the insurance claim system works.

After signing with The Greenspan Co./Adjusters International we experienced the "Team" attitude that Ken Crown and Bill Leggett described. Bill Leggett was not only very friendly and supportive but also a real go getter! He got the Team on it right away and the process was quick and effective. Your estimator, Jim Warren had his estimate completed within a week and it was submitted to my insurance company right away. Bill took care of all the negotiations with the insurance company and was able to obtain a settlement far above what we had even hoped to recover.

This is what I learned: If you are sick, you go to a doctor, a medical expert. At tax season you go to an accountant, a tax expert. You "hire" these experts to help you negotiate the complexities of their field with YOUR best interests. Now I also know that, if you have an insurance claim, it is best to have an insurance expert handle it for you. Insurance companies are happy to collect your premiums, but when it comes to making a claim, their adjusters are motivated to minimize the payouts to you. You must do battle to get what you deserve. There are so many nuances to the process and few of us can effectively maneuver the battlefield without help. The Greenspan Co./Adjusters International Team is the special unit that you want on your side! They are knowledgeable and professional and can help maximize your settlement.

Thank you Bill Leggett and The Greenspan Co./Adjusters International Team!

Sincerely,

Gary Mishkin, M.D.

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

Dear Eric,

After the 2017 Tubbs fire devastated our entire community, we thought we could trust our insurance company to help us through such a painful situation. Instead of being on our side, we felt we were in a fight against them.

We tried working with our insurance company and their independent adjuster but the fight became too overwhelming. We soon realized we did not have the insider knowledge it would take to navigate the complex maze of our claim. It was then we decided to meet with Kyle Hensiek and Ken Crown.

Kyle Hensiek and Ken Crown counseled us, broke down our policy, explaining every detail. We were relieved to hear your company would take over our claim and maximize our insurance settlement. Kyle then introduced us to you and Jenny Schultz, your personal property specialist.

While you dealt with our insurance company, Jenny painstakingly recreated the personal property we lost. Your construction consultant, Jim Warren, then wrote an estimate to recreate our home. We felt there was an expert there for us at every corner of our claim.

With your perseverance (and a lot negotiations with our insurance company), you and your team increased our settlement 40% beyond what the insurance company initially paid us. Retaining your company was the best investment we could have made, thanks to the return we received from your team.

We highly recommend The Greenspan Co. /Adjusters International to anyone needing help with their claim. The last thing anyone needs after a disaster, is to feel that they are picking up the pieces on their own.

Thank you for helping us.

Sincerely,

Laury Rappaport and Wayne Dziedzic

# Sequoia Land

## INVESTMENTS

Dear The Greenspan Co./Adjusters International,

We'd like to take this opportunity to thank you for helping us through a very difficult period of our lives, the Sonoma fires in October 2017. We would have been in so much trouble without the help of The Greenspan Co./Adjusters International and our adjuster, Eric Metz.

We initially tried working with AAA, but quickly found they were not going to be easy to work with, nor willing to pay what we were owed. The breaking point was when AAA said we were only covered for \$98,000, but otherwise would not budge.

A friend told mine told me about The Greenspan Co./Adjusters International, so I decided to call you because we clearly needed help. Kyle Hensiek and Ken Crown came out and went over all of our insurance documentation. They explained our policy, our benefits, reviewed our AAA correspondence and said your company could help us. It took quite a while to figure it out because the policy was so confusing, but they kept at it. Kyle then introduced me to Eric Metz (your lead adjuster), Jenny Schultz (your personal property inventory specialist) and Vic Johnson (your construction estimator). Eric and his team took things from there.

At the end of the claim, The Greenspan Co./Adjusters International collected us \$1,200,000+, which is money we would never have collected on our own. Besides, I could stop thinking about all of this and just deal with the fire issues, which was a full time job. I just did what Eric instructed me to do and things fell into place.

Another great benefit was the fact that while I was focused on rebuilding what we lost, Eric kept on adjusting our claim and kept on getting us more money. Each time I thought we were finished, Eric would come through with another check.

Eric held our hand and walked us through every stage of the claim, which got us to the end. Hiring The Greenspan Co./Adjusters International was one of the best decisions we made and we are grateful for all of their help and handholding through this process.

I strongly recommend working with The Greenspan Co./Adjusters International. Heaven forbid I live through another fire; however, if I did, I would be back with Greenspan Co./Adjusters International in a heartbeat.

Sincerely,



Susan Cook

1-C Gate Five Road • Sausalito, California 94965  
415 / 331-3393 • FAX 415 / 331-3373



Dear Randy

Please let me express to you my most sincere feelings of gratitude to you and your team for your success in setting my claim of loss.

I had no doubt after meeting with Mr. Crown from your organization that you would professionally handle the claim that destroyed my home during the Santa Rosa wildfires from 2017. I had just partially moved into the home when the fire occurred. Our insurance company insisted on an itemized inventory and was incredibly difficult to work with. Their pricing structure was terrible. But that did not seem to deter you one bit. You successfully argued with them and prevailed.

You successfully negotiated a monthly fair rental allowance of \$20,000 per month which provided us comfort and flexibility that we would not otherwise have had.

Perhaps most impressively, when the insurance company received your prepared reconstruction estimate of \$2,060,000, they hired a paid gun, JS Held, who prepared an estimate some \$400,000 less than yours. Ultimately, you settled our building claim for just shy of \$2 million, close to 100% of what you had presented.

Although I had no doubt you would professionally handle my claim, given my nature, I am surprised that I am willing and excited to author a letter of commendation supporting you and your firm. You have been more than a professional handling my claim, you have truly become my confidant and friend.

Thank you again and all my best wishes for your future success

Regards,

A handwritten signature in black ink, appearing to read "Lance Chen", with a stylized flourish at the end.

Lance Chen at Santa Rosa



3578 Alkirst Ct

Santa Rosa, California 95403

The Greenspan Co./Adjusters International

The home my wife and I built in Santa Rosa, California that we expected to live in for the rest of our lives, was burned to the ground in the Tubbs wildfire on 9<sup>th</sup> October 2017. We escaped from the house around 3am, in only the clothes that we were able to grab in the dark, and our phones and wallets.

The house was a total loss along with everything inside – furniture, clothes, art, documents, etc.

Our insurance company turned out to be less than helpful as we began the long process of putting our lives back together. The Adjuster that they assigned to us was from out-of-state, was not familiar with California Insurance law or the modifications that come with a "declared disaster", gave us incorrect information about our rights, failed to provide us with information that Insurance companies are required to provide for a major claim, and pressured us to settle with them quickly. She flew in, met with us for about one hour, gave us a single sheet from our policy with her scribbled notes on it, and left. We never saw her again, but she constantly pressured us by phone and email.

It was clear to us as we tried to work with them that we would be unlikely to be paid in full for the amount we were insured for.

As we struggled with them, we were advised from a couple of sources to engage a Public Adjuster to handle our claim with the Insurance company (one of those sources was a neighbor who had been an Adjuster for a major insurance company!). We talked with Greenspan Company/Adjusters International and decided to engage with them – it turned out to be the best decision we could have made.

Tim Larsen from Greenspan's South San Francisco office was assigned to handle our claim, and from our initial meeting with Tim we were happy with our decision. Tim handled all the contacts with Hartford; he relieved us of the stress and difficulty of dealing with Hartford; and he gave us back the time we needed to cope with the many other decisions that needed to be made in the wake of the fire.

The Greenspan team included Jenny Schultz who assisted us with building our contents inventory and pricing all our home contents, and by Erin Jordan who developed a comprehensive estimate of the cost to rebuild our home. The contents list and the rebuild estimate were presented to Hartford by Greenspan and were accepted without dispute.

We received from Hartford every dollar of our policy limits because of the Greenspan team's work; we are sure we could not have accomplished that on our own.

Throughout the process, Tim, Jenny, and Erin were professional, friendly, and above all effective in dealing with our insurance claim.

Sincerely,



David Scardifield

**Michael J. Mendes**

3501 Lyon Street, San Francisco CA 94123

**Bruce Tibert**

The Greenleaf Company  
155 Union City Avenue, Suite 350  
San Bruno, California 94066

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**Dear Bruce:**

I wanted to take a moment to express my deep appreciation for the support you and your team have provided our family following the loss of our home in the Napa Valley Fire.

When we first experience 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. I was very pleasantly surprised how you and your firm helped us collect in areas which were outside the scope of the engagement, which really enabled us to yield more than we had anticipated from our claim even after the cost of the service for your firm.

We elected to use an adjuster because after a few months, 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 after all these years. The nice people who sold me the coverage were no longer involved, and the claims team who appeared to be only interested in minimizing the payment were the primary contact, and they kept requiring me to go to different people in the company for different parts of the claim. We selected your firm after I had already done a lot of work, and collected about half the proceeds from our claim. I was impressed to learn you collected your fees only after the client received payment. True to this understanding, you have worked many hours and continue to stand by this pledge. 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.

Best regards,

Michael J. Mendes

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To whom this may concern:

We lost our home on October 9<sup>th</sup>, 2017 in the Tubbs Fire that went through Fountaingrove, in Santa Rosa, California. Our homeowner's insurance was with Nationwide Insurance Company. Unlike a lot of residents, we had adequate coverage for our dwelling, contents and living expenses. What initially started out as smooth experience with the individual adjusters representing Nationwide soon turned into pressure to wrap up the claim. The turning point to seek out a public adjuster was after my wife spent 3 weeks trying to come up with a loss of contents list and the result from the insurer was a 50% depreciated inventory reimbursement that was based on off-brand pricing. The Greenspan Co./Adjusters International was recommended by a neighbor and as well as a close friend who had worked with them on a previous property loss very successfully.

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. Bruce was extremely responsive to my many emails and fought every issue professionally that was rejected by Nationwide. In regard to contents after several turndowns by their management handling our claim over a 3 week period, Bruce wrote a letter to the CEO of Nationwide and the result was we received checks for 75% of our contents policy limit in a few days. This would have never happened otherwise without Bruce's persistence. We sincerely thank him for that surprise reversal by the insurer!!

So why hire a public adjuster, specifically The Greenspan Co./Adjusters International:

1. They are a nationally respected firm with tremendously 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 9 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 relocation to a rental home does not go away any time soon. The Greenspan Co./Adjusters International's support in relocating our family to a leased 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 minute away that were not acceptable. Also, because the insurers 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.

So in summary, we highly recommend hiring the services of The Greenspan Co./Adjusters International as your public adjuster to nullify the adverse stress of dealing with the insurance company. Further, in spite of the 10% fee they receive for their services, we ended up with hundreds of thousands of dollars more than the amount the insurer wanted to settle our claim for.

**The Greenspan Co./Adjusters International was "on our side much more than Nationwide."**

TOM & LOIS KARBOWSKI  
707-543-6896



# 2016 Soberanes Fire

CLIENT	CITY, STATE	PAGE #
Peter Evans	Carmel, CA	69
Judith Faulkner	Monterey, CA	70
Christian Van Allen	Big Sur, CA	71

**Note:**

Letters of commendation represent but a small portion of our thousands of satisfied clients.

Historically, our clients do not send letters until their claims are completed, their houses are rebuilt and their lives are back in order.

Peter H. Evans  
38793 Palo Colorado Canyon  
Carmel, CA 93923  
(951) 818-9732  
peterhevans@aol.com

May 15, 2018

Kenneth Crown  
The Greenspan Co. /Adjusters International  
75 East Santa Clara Street  
San Jose, CA 95113

Dear Ken,

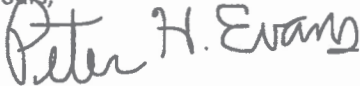
I'm sorry I didn't get this letter of recommendation to you sooner. Having to lose a home in a wildfire that you lived in for over 45 years; 3 years of which were spent hand building my house without power tools, has not been easy.

Where do I begin, other than to say that had it not been for you and the Greenspan Adjusters International Team, I would never be in the position that I am in today. When I met with you and Kyle of your office, it became quickly apparent that I did not have the expertise that you and your firm provide, and was relieved that someone with that knowledge was there to assist me through the process. Through your efforts and that of Jenny Schultz who prepared my personal property losses and Darrell Kuykendall who assisted in estimating the building loss, I was able to end up procuring all of my policy benefits with State Farm. Jenny was amazing in helping me to remember all of the collectibles and antiques I secured over the last fifty years of my life. She was able to price everything and to think of things that I never would have dreamed of remembering. If I had priced the inventory myself, I probably would have secured less than half of what ultimately The Greenspan Company / Adjusters International secured on my behalf. It was a joy working with Jenny.

I must also thank Darrell for his work in putting together the building estimate. He spent quite a bit of time with me in properly addressing the labor hours and the cost for the handmade custom finishes in my home. If you asked me if I thought it would cost over \$650/SF to rebuild my home prior to the fire, I would have thought you'd be nuts but sure enough, that is what you documented and collected.

Lastly, special thanks go to you Ken. You were the glue that kept everything together and you never stopped pursuing all the dollars that were owed to me under my policy with State Farm. You knew how to speak the insurance language and your working relationship with my State Farm adjuster went a long way in procuring a favorable settlement. You and your firm are a class act.

Truly Yours,



Peter H. Evans

**Judith Faulkner  
210 Lerwick Road  
Monterey, CA 93940  
(831) 682-7555 (Cell)**

June 14, 2017

Kenneth Crown  
The Greenspan Co./Adjusters International  
400 Oyster Point Blvd., Ste. 519  
So. San Francisco, CA 94080

**RE: 37815 Palo Colorado Road  
Carmel, CA**

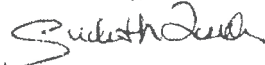
Dear Ken,

I am so glad that I met you and your partner, Kyle Hensiek, at the free seminar The Greenspan Co. / Adjusters International was providing for the Big Sur fire victims. It became quickly apparent that I did not have the expertise that you and your firm provide. Being that I am a retired nurse and this being a rental property for me, it was very important that I secure every single penny I was entitled to. You certainly made sure of it.

Your building consultant, Erin Jordan, worked tirelessly with me in recreating and pricing the finishes that were in the home. The time you spent with me going through the pre-loss photos certainly helped in justifying the dollar amounts that were being claimed. Special thanks should also go out to Jenny Shultz of your firm who helped in documenting and pricing all of the personal property that was in my rental property at the time of the fire.

To date, you've been able to secure in excess of \$541,000 for the building repairs. Although I was not anticipating collecting for the building code upgrades, I understand now that a check will be forthcoming from State Farm for approximately \$50,000. Ken, 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. Please feel free to have any perspective clients give me a call. Your firm certainly made life a lot easier for me in dealing with State Farm. Many thanks.

Yours truly,



Judy Faulkner  
(831) 682-7555 (Cell)



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





# 2015 Butte Fire

CLIENT	CITY, STATE	PAGE #
Jim & Ann Pesout	Mountain Ranch, CA	73
Fred Garrison	Mountain Ranch, CA	74
Jeb Engel & Michele Rowe	Mountain Ranch, CA	75
Bob & Kathi Flores	Mountain Ranch, CA	76

**Note:**

Letters of commendation represent but a small portion of our thousands of satisfied clients.

Historically, our clients do not send letters until their claims are completed, their houses are rebuilt and their lives are back in order.

August 28, 2020

To Whom It May Concern:

I'm writing this letter to any potential clients of The Greenspan Co./Adjusters International. It is a privilege and a sincere pleasure to recommend them to you.

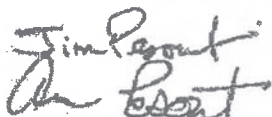
After the Butte Fire destroyed our home in 2015, a friend recommended that we hire The Greenspan Co./Adjusters International to manage our insurance claim. As I've told so many people, that was the best decision we ever made to get us through the morass of insurance language, revolving door of claim adjusters documentation, and negotiations to reach our final settlement. Insurance matters are so complex, you can never know whether you're being treated fairly and justly or ripped off. Something tells me that when people hire The Greenspan Co./Adjusters International, the insurance company just throws in the towel and gives you everything you deserve. The Greenspan Co./Adjusters International found money the insurance company owed us that they had not told us about and we would never have found. Hiring them was the best decision we made throughout this whole process.

It's not all about money, though. What The Greenspan Co./Adjusters International gave us was confidence and the peace of mind we needed when our lives were turned upside down by our loss. We credit Eric Metz with literally saving our lives. The distress of losing your home can be devastating to your health. People get sick and some even die from the stress of such a loss. It's not worth trying to go it alone. Eric took a personal interest in us as people while providing his dogged, professional, and strategic knowledge and skill to our claim. He never looked at this as a purely financial endeavor. We were always individuals first and clients as well. He reminded us from the beginning that it would be a marathon, not a sprint. He took emotional care of us while skillfully handling all aspects of our claim. We've never questioned our decision to hire The Greenspan Co./Adjusters International.

When some friends lost their home to a fire we advised them to hire a public adjuster and recommended they contact The Greenspan Co./Adjusters International. Months later, they told us that was the best advice they received on their long journey and thanked us profusely for our recommendation. They too never looked back or questioned their decision to seek The Greenspan Co./Adjusters International's help. It was nice to pay it forward. As I mentioned earlier, it had been a friend of ours who recommended our hiring The Greenspan Co./Adjusters International, and we had a chance to help others. How could we do otherwise?

We make the same recommendation to you. We couldn't be more sincere and we couldn't have been more fortunate to have entrusted our claim to Eric and The Greenspan Co./ Adjusters International.

Sincerely,

A handwritten signature in dark ink, appearing to read "Jim Pesout". The signature is fluid and cursive, with the first name "Jim" and last name "Pesout" clearly distinguishable.

Jim and Ann Pesout

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.

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

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 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,



Jeb Engel and Michele Rowe

415-246-1063

July 12, 2016

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

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.

Very sincerely,



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

cc: Eric Metz





# 2015 Valley Fire

CLIENT	CITY, STATE	PAGE #
Edward Mullins	Cobb, CA	80
Sean Stevenson	Cobb, CA	81
Donald & Glenda McConlogue	Cobb, CA	82
Sarah Lee & Hugh Roghmann	Cobb, CA	84

**Note:**

Letters of commendation represent but a small portion of our thousands of satisfied clients.

Historically, our clients do not send letters until their claims are completed, their houses are rebuilt and their lives are back in order.

Edward Mullins  
Mullins & Company  
700 Diamond Street  
San Francisco, CA 94114  
(415) 519-6330  
mullinsandcompany@gmail.com

May 15, 2018

Kenneth Crown & Clay Gibson  
The Greenspan Co./Adjusters International  
400 Oyster Point Blvd, Suite 519  
So. San Francisco, CA 94080

Dear Ken & Clay,

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 with Farmers Insurance. 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 2<sup>nd</sup> home burned down. To say the least, we were at wit's end in trying to document our losses.

A special thanks goes out to Jody DuVall of your office who was extremely helpful in recreating all of our personal property that was in the home and providing replacement cost and actual cash value amounts. We were not aware that our policy with Farmers does not provide replacement cost coverage for our personal property unless we actually replace our items. Through your firm's efforts in negotiating minimum depreciation with Farmers, we were able to recover most of our personal property losses. Darrell Kuykendall was very helpful in putting together the building estimate for your firm. Although there were some dollar differences with Farmers on the cost to rebuild, your office persevered prevailed in the negotiation of each.

Even though I did not rebuild and ended up purchasing a home and not using all of the available Extended Replacement Cost proceeds, it was Kenny who showed us how we could collect these remaining proceeds. 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 (\$24,000 solar system) to our newly purchased home! I am now in receipt of an additional \$33,000.00 that The Greenspan Co. / Adjusters International just secured for me.

I would be remiss if I did not mention Kyle Hensiek, whose calm, reassuring demeanor helped me feel assured that your firm would consistently and effectively navigate my claim to conclusion. Obviously, I made the right choice!

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. Feel free to have anyone call me in regards to your firm's services. I have referred you to other family members and I know your firm does an excellent job.



Respectfully,

Eddie and Linda Mullins

(415) 519-6330 (Cell-Eddie)  
(415) 606-6330 (Cell-Linda)

The Greenspan Co./Adjusters International,

Dear Mr. Tibert,

When we lost our house in the Lake County Valley Fire mid-September 2015, we were at a loss of what we should do. We luckily had our insurance information online and contacted them as soon as possible.

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 breath 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.

I would also like to personally thank a few of the key personnel that helped us.

Ken Crown. The moment he walked through the door I felt that help had arrived. The first thing Ken did was show me a stack of recommendations, similar to this one, showing all the people that had been helped by Greenspan. Ken, Thank you!

Jody Duval. You stepped into my catastrophe and you helped beyond measure. You took a simple 8 room house and you broke it down for me to something understandable. I still can't believe how much stuff a house holds. The home inventory was hard. We had to try to remember each and every single item that was lost in the fire. You breaking it down to what we had in each room and then itemizing those rooms for us was a god send. I can't thank you enough. Jody, Thank you.

Vic Johnson is the gentleman that had to figure out how much it would cost to rebuild our burnt-out house. He is the one that had to speak to contractors and the county to come up with a total to replace the house, I don't even want to guess how long and horrible a process that would have been without Vic there. Vic, thank you.

Bruce Tibert. I cannot say enough about Bruce. He is my contact with The Greenspan Co./Adjusters International my hand holder, my insurance attack dog, my HERO! Bruce was there ANYTIME I needed it. Somedays I would call him up to 10 times a day, and every time I called he was understanding, patient, nice, and always had an answer. He is a Saint in my book and always will be! Bruce, I can't begin to thank you for everything you've done for me, THANK YOU.

Please rest assured that I will passionately recommend your services to anyone in need, and feel free to share my name, phone number, and this letter, as you feel appropriate.

Best wishes



Sean Stevenson

3/12/2017

To whom it may concern:

In September of 2015 we were one of many who fell victim to the Valley fire. The fire completely wiped out 50 plus years of our possessions and left us without a home or possessions. We had spent 24 years building and modifying our home to accommodate our life style and hobbies. All of this was destroyed in a matter of minutes. We were fortunate to evacuate 10 mins in front of the fire. Looking back down the street as we were leaving and seeing our residence going up in flames is something from which we will never recover.

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.

Our first awakening came when we received the insurance company's estimate as to the value of our residence. This estimate was woefully short of what we considered our residence to be worth. We all highly value our homes. We may also over value our places, but in this case the difference between the estimate and the final settlement was significant. To compound the situation the property adjuster was not familiar with California prices.

Simultaneous to the aforementioned event we started to document our contents. In and of itself documenting your contents is a monumental process. Very few people remember how many pairs of stockings they have in the drawer. We had pictures of the inside and the outside of our house that were less than a week old. These pictures did not seem to make any difference to the insurance people.

We found that "fighting" the insurance over the structure and the contents was overwhelming. 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.

At this point in the process we felt the insurance company was just trying to get us to throw up our hands and walk away with whatever they wished to pay, which was considerably less than our coverage amounts.

Good fortune came at this time in the form of The 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 ever-present support team lead by Bruce Tibert took over the fight with the insurance company. I feel that the insurance company wished The Greenspan Co./ Adjusters International never became involved. The efforts of the team were significant, detailed and never ending. They never left a stone unturned.

Their efforts will always be appreciated. Bruce and his team deflected the insurance company on the spot and gave us the opportunity to plan and get back on track moving on with our lives.

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. We heartily recommend The Greenspan Co./ Adjusters International to others that may experience a tragedy of this nature.

At this time, we would like to thank the following for their support, guidance and overall efforts.

Kenneth Crown

Kyle Hensiek

Bruce Tibert

Sarah Vaughn

In closing we would again like to thank the The Greenspan Co./ Adjusters International Staff for their continued support which has given us the ability to get on with our lives.

  
Donald McConlogue

  
Glenda McConlogue

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



# 2015 Sleepy Hollow Fire

CLIENT	CITY, STATE	PAGE #
John & Wendy McKay	Wenatchee, WA	86
Tom & Maureen Bryant	Wenatchee, WA	87
Ralph & Pauline Peterson	Wenatchee, WA	88
Dale Mills	Wenatchee, WA	89
William & Kay Larson	Wenatchee, WA	90
Wayne & Carol Loranger	Wenatchee, WA	91
Michael & Tiffany Taylor	Wenatchee, WA	92
Brett Scott, Esq.	Wenatchee, WA	93
Lynn Einarsson Woods	Wenatchee, WA	94
Karen Wagner	Pateros, WA	96
Bump's Davis Furniture	Wenatchee, WA	97

**Note:**

Letters of commendation represent but a small portion of our thousands of satisfied clients.

Historically, our clients do not send letters until their claims are completed, their houses are rebuilt and their lives are back in order.



**John & Wendy McKay**  
2026 Maiden Lane  
Wenatchee, WA 98801  
Phone: 253.670.2755  
Email: [johnbmckay@nwi.net](mailto:johnbmckay@nwi.net)

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May 7, 2018

Adjusters International  
4300 36<sup>th</sup> Avenue West  
Seattle, Washington 98199

Our lives were completely turned around after our family home was completely destroyed during the Wenatchee Firestorm of June 2015. The stress was lifted when we brought Adjusters International on board. You, Ken Crown, Jim Warren, and other members of your team did a fantastic job of getting our insurer to stop their gamesmanship and pay us the maximum amounts owed under our policy. 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 has been a long journey but your team consistently put in the devoted effort necessary to obtaining a satisfactory settlement of our claim. 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.

Thanks again for all your work on our behalf. We really appreciate everything you have done. We emphatically recommend you to anyone who has the unfortunate circumstance of suffering an insurance loss.

Best regards,

A handwritten signature in black ink, appearing to read 'John & Wendy McKay', with a stylized, cursive script.

John & Wendy McKay

# Tom & Maureen Bryant

2022 Maiden Lane  
Wenatchee, WA 98801  
Phone: 509.860.2257  
Email: maureenlbryant@gmail.com

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June 28, 2017

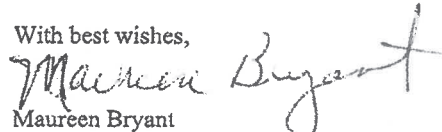
Adjusters International  
4300 36<sup>th</sup> Avenue West  
Seattle, Washington 98199

We write this reference letter to thank you and Adjusters International for your outstanding work in helping us obtain great settlement on our insurance claim. We are very happy to have met with you, David Droubay and Kyle Hensiek, and other members of your team after our family home was completely destroyed from the Wenatchee Firestorm of June 2015. It was great to find a professional and compassionate team such as yours to help us negotiate the complex maze that is the insurance industry.

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% of the total insurance recovery was money well spent to have the peace of mind that we had a zealous advocate on our side to level the playing field. We have no regrets that we chose the path we did.

We would highly recommend you to anyone who is filing a loss claim with an insurance company. Please feel free to pass on this letter to potential clients.

With best wishes,

  
Maureen Bryant

**Ralph & Pauline Peterson**  
1810 Valley Vue Road  
Wenatchee, WA 98801  
Phone: 509.662.0833  
Email: rhpeterston28@gmail.com

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June 28, 2017

Adjusters International  
4300 36<sup>th</sup> Avenue West  
Seattle, Washington 98199

Thank you for your invaluable help and assistance in the adjustment and settlement of our insurance claim. It was a pleasure working with you, Kyle Hensiek, Ken Crown, David Droubay, and other highly passionate folks from Adjusters International after our home was destroyed after a major firestorm. We feel that Adjusters International rescued us from the depths of adversity.

This was a long process and we do appreciate your professionalism and expertise in getting us a satisfactory close. 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 result produced.

Again, thank you for all your hard work. We would be proud and confident to recommend your services to anyone in need.

Best regards,



Ralph & Pauline Peterson

# Dale Mills

2023 Maiden Lane  
Wenatchee, WA 98801  
Phone: 509.670.3580  
Email: [dale@mcdoffice.net](mailto:dale@mcdoffice.net)

May 4, 2017

Adjusters International  
4300 36<sup>th</sup> Avenue West  
Seattle, Washington 98199

In the complex and confusing world of insurance claims, I am glad I had Adjusters International on my side to help me fight this battle. I would like to thank you, Tim Larsen, David Droubay, Kyle Hensiek, Ken Crown, Jody Duvall, and other members of your team for the help and guidance you have provided when my home was severely impacted from the Wenatchee Firestorm of June 2015. 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.

Adjusters International's expert staff stepped up and helped every step of the way. You worked diligently and kept me informed during the entire process. 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.

Again, thank you for all your help and expertise. I highly recommend you and Adjusters International to those who have claims and struggle with finding the right representation to have their insurance company pay what is rightfully owed.

Sincerely,



Dale Mills

# William & Kay Larson

2018 Maiden Lane  
Wenatchee, WA 98801  
Phone: 509.881.5616  
Email: williamflarson@gmail.com

April 7, 2017

Adjusters International  
305 E Pine Street  
Seattle, Washington 98122

We write this reference letter to express our sincere thanks to you and Adjusters International for your outstanding work in helping us obtain proper compensation on our insurance claim. We are very happy to have met with you, Ken Crown, David Droubay, Kyle Hensiek, and other members of your team after our family home was completely destroyed from the Wenatchee Firestorm of June 2015. It was a tremendous relief knowing your team was going to manage such an overwhelming process for us with our best interests at hand.

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 new home. Having you on our side was a tremendous relief. 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.

Again, thank you for all your hard work. We are happy to serve as satisfied reference for potential clients. We thank you and Adjusters International for your passion and hard work in helping us rebuild our lives.

With best wishes,

*BILL & KAY LARSON*  
William & Kay Larson

**1415 Jefferson Street  
Wenatchee, WA 98801  
Phone: 509-669-3202  
Email: [wayne@premierone.biz](mailto:wayne@premierone.biz)**

**Adjusters International**  
305 E Pine Street  
Seattle, Washington 98122

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,

Sincerely,  
  
Wayne Loranger

4286 April Drive  
Wenatchee, WA 98801  
Phone: 509-421-8538  
Email: [mike.taylor@stemilt.com](mailto:mike.taylor@stemilt.com)

Wenatchee, WA 98801

Phone: 509-421-8538

Email: [mike.taylor@stemilt.com](mailto:mike.taylor@stemilt.com)

**Adjusters International**  
305 E Pine Street  
Seattle, Washington 98122

There were numerous obstacles that the insurance company placed in our way. Their valuations and coverage decisions 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 that 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.

Sincerely,

Sincerely,  
Michael S. Taylor

**Michael Taylor**



# Brett Scott, Esq.

2080 Broadcrest Court

Wenatchee, WA 98801

Phone: 202.386.3232

Email: brett.capitolcoalitions@gmail.com

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August 29, 2016

Adjusters International  
305 E Pine Street  
Seattle, Washington 98122

Thank you and Adjusters International for the great job on our insurance claim. I am so glad to have met with you, Ken Crown, Kyle Hensick, David Droubay and other members of your team after our family home was devastated from the Wenatchee Firestorm of June 2016. We thought that our insurer would treat us fairly and pay the right amount so 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. In fact, they had under-insured us to our detriment. I am glad we retained your services to help.

Your efforts resulted in an amount more than double of what the insurance company initially offered. With your efforts the policy was reformed, the values were properly adjusted and now 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. I will happily recommend you and your firm anytime. Please feel free to utilize me as a reference for future clients.

Sincerely,



Brett Scott, Esq.  
Attorney at Law

## Lynn Einarsson Woods

30 Arboles

Irvine, CA 92612

Phone: 714.227.6556

Email: lynnemewoods@gmail.com

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February 18, 2016

Adjusters International  
4300 36th Avenue West  
Seattle, Washington 98199

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.

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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,

A handwritten signature in black ink, reading "Lynn Einarsson Woods". The signature is fluid and cursive, with the first name "Lynn" being the most prominent.

Lynn Einarsson Woods



**Karen Wagner**  
**Associate Broker**

2111 N. Northgate Way  
Seattle, WA 98133  
Bus (206) 971-8800  
Fax (206) 905-0891  
Cell (509) 679-5353

karen.wagner2@coldwellbanker.com

### **Sleepy Hollow Fire**

July 2, 2015

Dear David,

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 was besieged by offers from other public adjusters, but 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.

As I watched the news in horror as the homes of so many in Wenatchee burned, my heart truly ached for them. I remember vividly my own despair and confusion. I felt it was time to write this recommendation letter, which I'd promised you after my own loss, in the hope that others might find solace and guidance with you, as I did.

Thank you for giving me my life back. My thoughts, now, are in Wenatchee, and I know that you and Adjusters International will help the people who are suffering there to get their lives back, too.

Please do invite others to contact me if they're looking for a trustworthy, effective public adjuster. I felt safe knowing you were on my side.

I look forward to hearing from you; feel free to call me or just drop by Alta Cellars in Manson to chat and enjoy our wine.

Sincerely,

Karen Wagner  
Associate Broker, Coldwell Banker  
(509) 679-5353 (Cell)



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)



# 2015 Round Fire

CLIENT	CITY, STATE	PAGE #
Jay & Allison Jensen	Swall Meadows, CA	99
Karen Marshall	Swall Meadows, CA	100

**Note:**

Letters of commendation represent but a small portion of our thousands of satisfied clients.

Historically, our clients do not send letters until their claims are completed, their houses are rebuilt and their lives are back in order.

## Regarding The Greenspan Co./Adjusters International

To whom it may concern,

Allison and I lost our home to a wildfire in February of 2015. We sat in our local La Quinta motel, stunned, but determined to rebuild our lives and our home. Initial interactions with insurance adjusters were cold and frustrating as expected, and we developed a steely determination to demand every dollar owed to us by State Farm.

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, Kyle Hensiek. Kyle pitched The Greenspan Co./Adjusters International's services, of course. More importantly to us, he mapped out a path to financial recovery. Kyle has a sharp mind. He spent considerable time gaining knowledge and understanding of our particular situation. Drawing from his experience working with previous fire victims, Kyle sketched out a number of potential strategies. Back at the motel, we studied the financial implications of hiring The Greenspan Co./Adjusters International. 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 went to work for us. As he developed the structure claim, he referred us to their personal property expert, Heather Connell. Heather met with us multiple times, and brilliantly handled the myriad details of listing and pricing.

Now comes the hard part: negotiating a settlement. Bruce Tibert negotiated tirelessly with a revolving door of State Farm adjusters. Bruce demanded a large initial payment from the carrier, and went to work on all angles of our claim. Don't get the idea that this process happens fast. The final settlement took over a year and a half. Bruce displayed a dogged determination, refused to back down, and ultimately provided us with a final check for every dollar owed to us.

As Allison and I sat in the La Quinta Motel after the fire, we came to the conclusion that we would never be able to know if, by hiring The Greenspan Co./Adjusters International, we would come out better or worse financially. That is a true statement, as we are unable to know what we might have been able to negotiate from State Farm. 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 and Allison Jensen



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 beholden.



Karen Marshall

Swall Meadows, Ca



# Additional Letters of Commendation Available

CLIENT	CITY, STATE	WILDFIRE
Gene & Lana Toms	Weed, CA	Boles Fire 2014
Sandra Tallerico	Weed, CA	Boles Fire 2014
Consuelo Robles	Weed, CA	Boles Fire 2014
Steven Shannon	Weed, CA	Boles Fire 2014
Mathew Dawson	Weed, CA	Boles Fire 2014
Michael Veys	Weed, CA	Boles Fire 2014
Jay Pederson	Pateros, WA	Carlton Fire 2014
Keith & Bernette Pomeroy	Weed, CA	Weed Fire 2014
Sally Ann Harris-Charron	Fairfield, CA	Cordelia Fire 2013
Anne Ashley	Big Sur, CA	Pfeiffer Fire 2013
Post Ranch Inn	Big Sur, CA	Basin Complex 2008
Dante Musarra	Paradise, CA	Humboldt Fire 2008
Arthur & Annie Pollock	Paradise, CA	Humboldt Fire 2008
Robert And Lora Sandroni	Lake Arrowhead, CA	Slide Fire 2007
Mary And Marinos Garbis	San Diego, CA	Witch Fire 2007
Andrew Hull	San Diego, CA	Witch Fire 2007
Lori G. London	S. Lake Tahoe, CA	Angora Fire 2007
Pala Mesa Resort	Fallbrook, CA	Rice Fire 2007
The Artists' Loft And Cabins	Julian, CA	Cedar Fire 2003
San Diego Council Of Camp Fire	Julian, CA	Cedar Fire 2003
Phillip & Rosalyn Chodur	Julian, CA	Cedar Fire 2003
Jack & Sandra Shelver	Julian, CA	Cedar Fire 2003
Michael F. Johaneck, M.D.	Fallbrook, CA	Gavilan Fire 2002
Martin R. Thomas	Dobbins, CA	Williams Fire 1997
Carl Rankin	Laguna Beach, CA	Laguna Fire 1993

CLIENT	CITY, STATE	WILDFIRE
Fred Fahmy	Laguna Beach, CA	Laguna Fire 1993
Fred Sharman	Laguna Beach, CA	Laguna Fire 1993
Eileen Barnette	Laguna Beach, CA	Laguna Fire 1993
John Ueberroth	Laguna Beach, CA	Laguna Fire 1993
Thomas C. Scott, CFP	Laguna Beach, CA	Laguna Fire 1993
Wayne Larson	Laguna Beach, CA	Laguna Fire 1993
Lewis & Nancy Lane	Laguna Beach, CA	Laguna Fire 1993
Gerard (Gerry) Kenny	Laguna Beach, CA	Laguna Fire 1993
Barton & Vickie Boyd	Laguna Beach, CA	Laguna Fire 1993
William M. Johnson	Laguna Beach, CA	Laguna Fire 1993
Sharrie Dorney	Laguna Beach, CA	Laguna Fire 1993
Fred & Constance	Malibu, CA	Malibu Fire 1993
Jean Craig Mcneilly	Malibu, CA	Malibu Fire 1993
John & Dorothy Hancock	Malibu, CA	Malibu Fire 1993
Lillian Weitzner	Malibu, CA	Malibu Fire 1993
Margaret C. Neal	Malibu, CA	Malibu Fire 1993
Dr. James A. Incorvaia	Malibu, CA	Malibu Fire 1993
David Shaw & Lynn Deegan	Malibu, CA	Malibu Fire 1993
Irving Brecher	Malibu, CA	Malibu Fire 1993
Patricia Geary Johnson	Rolling Hills, CA	Malibu Fire 1993
Philip J. Barr, Ph.d.	Berkeley, CA	Oakland Hills Fire 1991
Raymond & Susan Lew	Albany, CA	Oakland Hills Fire 1991
Christine Donahue	Oakland, CA	Oakland Hills Fire 1991
Nancy & Bill Newsome	San Rafael, CA	Oakland Hills Fire 1991
Corey & Cherie Klein	Oakland, CA	Oakland Hills Fire 1991



# Additional Letters of Commendation Available

CLIENT	CITY, STATE	WILDFIRE
Jay & Renee Keller	Oakland, CA	Oakland Hills Fire 1991
Bob Fischer	Oakland, CA	Oakland Hills Fire 1991
Jeanne Litscher	Oakland, CA	Oakland Hills Fire 1991
Jan & Keith Gunn	Orinda, CA	Oakland Hills Fire 1991
Joan Tanzer	Piedmont, CA	Oakland Hills Fire 1991
Jeremy Larner	Orinda, CA	Oakland Hills Fire 1991
Diane Schneider	Berkeley, CA	Oakland Hills Fire 1991
Gianfranco Delfanti	Walnut Creek, CA	Oakland Hills Fire 1991
Dru Simms	Sonoma, CA	Oakland Hills Fire 1991
Betty Ann Bruno	San Rafael, CA	Oakland Hills Fire 1991
Sydney Kapchan	Hillsborough, CA	Oakland Hills Fire 1991
Dr. Theodore & Elba Purcell	Piedmont, CA	Oakland Hills Fire 1991
Robert & Elaine Knight	Berkeley, CA	Oakland Hills Fire 1991
Jerome & Margaret Singer	Berkeley, CA	Oakland Hills Fire 1991
Peter Johnson	Berkeley, CA	Oakland Hills Fire 1991
Jon P. Wack, Md	Oakland, CA	Oakland Hills Fire 1991
Wolfe & Judy Von Dem Bussche	Berkeley, CA	Oakland Hills Fire 1991
John Markowski	Oakland, CA	Oakland Hills Fire 1991
John J.gannon	Berkeley, CA	Oakland Hills Fire 1991

CLIENT	CITY, STATE	WILDFIRE
Delia Risbrough	Berkeley, CA	Oakland Hills Fire 1991
Save Chabot Cyn. Inc.	Oakland, CA	Oakland Hills Fire 1991
Charles R. Alcock & May-Ying Chu	Oakland, CA	Oakland Hills Fire 1991
William S. Neal & Natali P. Neal	Oakland, CA	Oakland Hills Fire 1991
Dr. Sharon B. Drager	Berkeley, CA	Oakland Hills Fire 1991
Mark Rubash & Melanie Hill	Oakland, CA	Oakland Hills Fire 1991
Beth E. Jahn & David A. Hoge	Oakland, CA	Oakland Hills Fire 1991
William B. Davisson	Oakland, CA	Oakland Hills Fire 1991