

# WHAT THE PRESS HAS TO SAY ABOUT PUBLIC ADJUSTERS

A COLLECTION OF EXCERPTS TAKEN FROM RECENT PUBLICATIONS FOLLOWING THE NAPA AND SONOMA WILDFIRES



## San Francisco Chronicle

November 4, 2017  
By Kathleen Pender

### FOR FIRE VICTIMS, REPLACING LOST THINGS CAN BE LONG, PAINFUL PROCESS

Many victims of the Wine Country wildfires are learning the same lesson — that even if your house is a total loss, the insurance company will not automatically write you a check for your policy limits...

The couple hired a public adjuster, The Greenspan Co., to help them inventory and value their dwelling and contents... “Really learn how this process works. It’s going to be a marathon not a sprint.”

## San Francisco Chronicle

October 21, 2017  
By Kathleen Pender

### PUBLIC ADJUSTERS CAN HELP CONSUMERS WITH FIRE CLAIMS, BUT TREAD CAUTIOUSLY

Public adjusters represent only the policyholder for a fee. The good ones can help consumers understand their policy, inventory everything they lost, come up with replacement values and negotiate with insurance companies to maximize their reimbursement.

Shortly after their house in Calaveras County burned down in the Butte Fire two years ago, James Pesout and his wife, Ann,

hired Greenspan Adjusters International to represent them.

Gordon Scott, Greenspan’s president, said most customers come in before the insurance company has made an offer, usually on the advice of their attorney or accountant. He compared it to real estate, where buyers are advised to get their own agent and not use the seller’s. “It’s very difficult for one person to be fair when representing both sides.”

## SFGATE

October 11, 2017  
By Kevin Fagan

### OAKLAND HILLS FIRE SURVIVORS’ ADVICE FOR WINE COUNTRY: ‘YOU CAN’T RUSH IT’

“...before signing any contract for insurance payout or rebuilding, people who lost everything in the North Bay should hire an independent expert for advice.”

“If you are vigilant and have the right professional help, things can work out OK.”

# WHAT THE PRESS HAS TO SAY ABOUT PUBLIC ADJUSTERS

## The Press Democrat

November 5, 2017  
By Bill Swindell

### WHAT YOU NEED TO KNOW ABOUT PUBLIC INSURANCE ADJUSTERS

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In the aftermath of the region's devastating wildfires, some residents whose homes were destroyed or damaged have turned to public adjusters to handle claims with their insurance companies in an effort to get a better deal.

The adjusters work for the policyholders instead of the insurance carriers. These third-party contractors contend they often get more money in the settlements based on their knowledge of complicated insurance contracts, state law, and how the property/casualty insurance industry typically operates in the wake of large-scale disasters.

Some policyholders are likely not good prospects for public adjusters, especially if they were to find themselves significantly underinsured as a result of a policy that has not been updated in many years, said Bill Rake, a principal at The Greenspan Co. / Adjusters International in Encino, which is the largest public adjuster in the state and is handling 50 North Bay fire claims.

Others are more likely to benefit, especially those with a generous extended replacement cost policy, which pays a specified percentage over the policy limit to fully replace a damaged home, some up to 150 percent of the limit, Rake said.

THE NORTH BAY  
**Business Journal**  
Since 1987  
NORTH SAN FRANCISCO BAY AREA: SONOMA, NAPA AND MARIN COUNTIES

January 9, 2018  
By Jeff Quackenbush

### NAPA WINERY SIGNORELLO ESTATE RISES FROM FIRE TWICE

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The Napa Valley's Signorello Estate burned down in the October wildfires. But the cabernet sauvignon winery's previous experience with a major blaze before has helped it get ready quickly for the rebuild.

It was quite a different story for the winery almost a dozen years ago to the day, when it lost two vintages — 15,000 cases — in the massive Wine Central warehouse fire on Mare Island in Vallejo.

The Wines Central experience taught Signo-

rello two key lessons about insurance during a disaster: Make sure the business is properly covered, and hire an advocate during the claim process.

The advocate Signorello hired soon after the October fire was The Greenspan Co./Adjusters International. Such public adjusters represent individuals and businesses during claims, but Signorello found that the company's team of valuation, accounting and insurance experts helped simplify the huge task of documenting all the losses.