

QUOTES FROM SOUTHERN CALIFORNIA WILDFIRE REFERENCES

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

Lora & Bob Sandroni

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

**Barton K. Boyd, President
Disney Consumer Products**

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

Nancy T. Lane

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

Jack D. Shelver

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

Marinos & Mary Garbis

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

Betty Ann Bruno

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

**Marilyn Curry, Club Manager
Chabot Tennis Talk**

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

**James J. Rytuba
John J. Gannon**

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

Keith & Jan Gunn

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

Wolf von dem Bussche

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

Jon Wack, M.D.

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

Beth and David Hoge

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

Robert D. Knight

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

Lori G. London, Attorney at Law

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

John Markowski

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

Nancy Sokolsky Newsome

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

J. R. Singer, Ph. D.

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

Joan Tanzer

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

**Charles Alcock
May-Ying Chu**

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

Sydney Kapchan

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

R. C. Wentworth