

The *right* way to settle claims®

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

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[WHO WE ARE]

Since Sidney Greenspan came to California in 1946 and agreed to represent his first client, The Greenspan Co./Adjusters International has been guiding local homeowners through complicated insurance claims. As a well-established local business, we understand not only the ins and outs of the claim process, but the needs of our community and of our fellow homeowners.

Our unwavering attention to every detail of each client's claim and our dedication to individual service have garnered us reams of glowing recommendations over the years. In order to provide the best possible service to our clients, we have offices in San Francisco, San Jose, Dublin, Sacramento, Los Angeles, Irvine, and San Diego, California as well as in Las Vegas, Nevada, and Phoenix, Arizona.

As the leading public adjusting firm in California, Nevada and Arizona, our core focus is maximizing and expediting your financial recovery. *We eliminate the conflict of interest that exists when one individual, the insurance company's adjuster, represents two sides of a negotiation.*

Unparalleled expertise—Our team includes more senior & certified public adjusting professionals than any other organization, ready to handle any catastrophe.

Experience—We have guided thousands of homeowners through every type of disaster, from fires and water damage to every hurricane, earthquake and firestorm over the past six decades.



You quickly learn that the allegiance of the insurance company is to its shareholders, not to its insured. I believed at the time of my fire loss that even with all of my professional experience either my family or my law practice would suffer immeasurably if I tried to adjust the loss myself. I also believed The Greenspan Co. could help me maximize my recovery with the limits of my policy. Now that all is said and done, I am happy to say that I was right. Greenspan's help and caring made our marriage, and our children's lives, much less stressful than it otherwise would have been. Every Greenspan person who worked with us did a professional, top-flight job.



— Alan Silver, Esq. & Cheryl Silver Homeowners



**THE GREENSPAN CO./
ADJUSTERS INTERNATIONAL**
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800.248.3888
answers@greenspan.com
www.greenspan.com

[WHO WE'VE HELPED]

[WHEN IS BEST]

[WHAT WE DO]

Most homeowners don't anticipate how overwhelming the process of recovering from a disaster can be. (*How can I assure the emotional well being of my family? Will my job suffer?*) Add to this a complex insurance claim with vague policy language, questions about what is and isn't covered, and the need to produce reams of detail regarding your loss for the insurance company—which has its own team of experts scrutinizing your claim—and it soon becomes apparent that now is a good time to call in the experts.

Every property insurance claim is unique. Our professionals provide the following services:

Conduct a comprehensive review of your policy and assist you in complying with your policy's requirements.

Prepare a detailed estimate of damages to your house.

Quantify code upgrade costs if they are covered.

Analyze all construction estimates by preparing a formal "bid comparison" to identify any omissions.

Prepare detailed inventories of all household belongings, paying special attention to antiques, fine arts and collectibles.

Quantify additional living expenses you are entitled to so as to keep your household as normal as possible.

Present your itemized claim package (with your approval) to your insurer and work as your advocate at all inspections and meetings.

Communicate with you every step of the way.

Maximize your financial recovery with a proactive claim management strategy using all of our best efforts.

Not only were you thorough and knowledgeable about the asset listing and the prices, but you were kind, patient, and understanding...I particularly want to point out that you seem to know when Kathy was getting exhausted by the process and called a 'break' at that point. Your timing was excellent, and it enabled Kathy to get through a very emotional process without collapsing. I am impressed and amazed at your tenacity and your understanding.

— James T. Danaher, Esq.
Homeowner

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WHO WE'VE HELPED

WHEN IS BEST

Our ability to affect the outcome can diminish with the passing of time. When building a building, one needs a good, strong foundation. It is the same thing with a loss adjustment. If the foundation is shaky, it will not support the best settlement. Insurance company adjusters represent insurance companies. They get paid to protect the insurance company. In other words...pay the least that they can. It's their job. Our allegiance is to you. Having us by your side from the beginning assures you that everything you are entitled to under the terms of your insurance policy will be afforded you. Isn't that the way it should be?

By allowing us to advocate for you from the start we are able to...

- Identify all avenues of recovery following our review of your policy;
- Participate in determining the scope of your loss;
- Provide input in the "reserve" process;
- Insure that restoration companies only pack and clean restorable items so as to leave you as much money as possible for items that are a total loss;
- Help you understand and implement your best temporary housing options;
- Get you the most money as fast as possible.

So that you can...

- Attend to the emotional well-being of your family;
- Live comfortably in the manner you are accustomed;
- Go to work knowing that your claim will be well managed;
- Get your lives back to normal as quickly as possible.

We strongly believe that you can achieve the best results—and relieve the emotional burden—when you allow us to join your team from the beginning. Whatever you decide—know that you can call us anytime to talk about the details of your claim. At no cost to you. We'll let you know what we can do.

// 'Don't Worry,' he said, 'you do not need any professional adjuster working with you. I will handle everything at no cost to you.' Like a babe in the woods I went along with him and quickly learned that the only people tougher to collect from than an insurance company is a bankrupt restaurant. Insurance companies like to collect premiums but do not graciously pay the insured what is rightfully his... I, a seasoned businessman, quickly learned that I was no match for all the roadblocks the insurer set up in order to reduce their exposure.

//
– Irving Cooper
Homeowner

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WHO WE'VE HELPED

Our reference list includes more than 3,000 satisfied clients spanning 60 years of service to our local community, including some of the most familiar names and disasters of the past few decades. We will make every attempt to supply you with references in your area with whom you might be familiar, and we encourage you to call them.

The following is a short list of some of the most recognizable names we have represented over the years.

Kareem Abdul-Jabar Basketball Player	John Lee Hooker Blues Artist
Steve Allen & Jayne Meadows Entertainers	Bruce P. Jeffer, Esq.
Saul Bass Graphic Designer/Filmmaker	Ashley Judd Film & Television Actress
Sylvia & Garry Knox Bennett Furniture Artist	Marilyn & Jeffrey Katzenberg Film Producer
Jay Bernstein Film & Television Producer/Publicist	Jean & Alex Kyman Former Vice President of City National Bank
Kathryn Bigelow Film Director/Producer/Writer/Actress	Jeremy Lerner Poet/Writer
Dennis Birkhimer, Esq.	Norman Lear Television Director/Producer/Writer
Joan Benny Blumof Actress	Ed McMahon Actor
Dr. Lee Bosley Hair Transplant Specialist	Frank Mancuso Jr. Film Producer
Patricia & Thomas Bosley Film & Television Actor	Barbara & Edward Medvene, Esq.
James L. Brooks Film & Television Director/Producer/Writer	Sergio Mendes Brazilian Musician
Betty Ann Bruno Newscaster	Wayne Newton Entertainer
Vickie & Barton "Bo" Boyd Chairman Disney Consumer Products	Kiiko Ohata Stained Glass Artist
Eric Burdon Rock Artist, <i>The Animals</i>	Frank T. Pepler, Esq.
Jill & Lewis Carlino Film Director/Writer	Margaret & Gerald Poznanovich Mayor
Jackie Collins Author	Rob Reiner Film & Television Director/Producer/Actor
James & Kathy Danaher, Esq.	William Rush, M.D. & Linda Rush, M.D.
Lorenzo & Kimberly Di Bonaventura Film Producers	Robert Seidenberg Rock Artist, <i>Supertramp</i>
Estelle & Robert Enders Film Director/Producer/Writer	Alan Shayne Television Producer/Writer/Actor
Isadore Familian Philanthropist & Jewish Community Leader	Cheryl & Alan Silver, Esq.
Ardyth & Samuel Freshman, Esq.	Barbara Stanwyck Film & Television Actress
Albert "Sandy" Gallin Television Producer/Manager	Irving Sulmeyer, Esq.
Dr. Joseph Goldyne Artist	E.W. Swackhamer Television Producer
Dr. Deborah Goldyne Marriage & Family Therapist	John Ueberroth CEO of Preferred Hotels
Gisela & Richard Guttman Publicist	Gore Vidal Essayist/Journalist/Novelist/Playwright
Don Henley Rock Artist, <i>The Eagles</i>	Haskell Wexler Film Director/Producer/Cinematographer
	Cal Worthington Automobile Dealer

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

— Jeffrey Katzenberg,
DreamWorks CEO
Homeowner

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NAPA/SONOMA COUNTY REFERENCES

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E & M ELECTRIC & MACHINERY

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**RENEE & RUTH DINAUER
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**VON STRASSER WINERY
(707) 942-0930**

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John Schulz, Sales Director
1510 Diamond Mountain Road
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ROBERT BUTLER**

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NAPA/SONOMA COUNTY REFERENCES

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Eggen & Lance Chapel
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**KATHRYN TUNSTALL &
MICHAEL PURVIS**

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(707) 337-8433 (cEll Michael)
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American Canyon, CA

Over the years, some of our clients have relocated, some have gone out of business, some have moved, some have passed away. On occasion, our contacts at a company have left. However, many of these names may be recognizable to you. Therefore, we are including them below for your perusal in the hopes that our long and distinguished list of clients will show you the depth and breadth of our company.

**CAFE EUROPA
LITTLE BAVARIA, INC.**

Herbert Zacher
Guerneville, CA

APPLE BOX

Tom & Caroline Williams
Petaluma, CA

JULIE ANNE BETINNELLI

Senneff, Bernheim, Emery & Kelly
Santa Rosa, CA

ROBERT & MARLA STEPHENSON

Kavanaugh Coffee Roasting Co.
Oakland, CA

RUGWARF, INC.

John Rohrman
Santa Rosa, CA

SAWYER OF NAPA

Dennis Hutchings (Retired)
Napa, CA

**SCHULTZ BROTHERS VAN &
STORAGE**

Margaret & Gerald Poznanovich
Santa Rosa, CA

STANLEY WOOD PRODUCTS

Stanley Maida
Healdsburg, CA

SWORD & SHIELD

Dick Cordsen
Santa Rosa CA

VINEYARD KNOLLS

Clift Barnewolt
Napa, CA

**ALBERT (DEC'D) & CORA
GOLDHAGEN**

Santa Rosa, CA

DAVID & BARBARA LEGRO

Guerneville, CA

DIANE BILLIE O'NEILL (DEC'D)

Guerneville, CA

DRU SIMMS

Sonoma, CA

IMTIAZ HUSSAIN & BILSHAD

HUSSAIN
Santa Rosa, CA

JOSEPH SPANIER

San Anselmo, CA

KEVIN & MELISSA CASHMAN

Petaluma, CA

LAWRENCE & GERTRUDE HENNES

Petaluma, CA

LELAND & RUBY KIDDER

Petaluma, CA

LYNDA EVENSON

Santa Rosa, CA

MICHAEL E. LUCAS

Napa, CA

MICK & MICHELLE MICHL

Redding, CA

MILTON & ETHEL LAZARUS

Guerneville, CA

RAYMOND & GRACE PURCELL

Kenwood (Santa Rosa), CA

ROBERT MACDONALD

Santa Rosa, CA

TERRY KENNEDY

Santa Rosa, CA

10/9/2017



QUOTES FROM NAPA/SONOMA COUNTY REFERENCES

2008: "The only thing we regret about using your company to settle our fire loss was that we did not hire you from the very beginning. We thought if we conducted ourselves with honesty and integrity our insurance company would also. How wrong could we possibly have been? For nine months, we did everything we could to save our insurance company money in the hope of getting a fair settlement. Thankfully, we found your expertise. Your team knew exactly what to do. I feel that if we had hired you from the very beginning we would have recovered all the money necessary to rebuild my mother life and been able to house her in a home comparable to the one she lost while she was displaced and shorten the time she was displaced by 6 months or more. Your negotiations skills and dedication to a fair and complete settlement were first-rate."

2014: "As we expected, the insurance adjuster tried to low-ball the amount it would cost to rebuild our building. He hired numerous consultants and tried to convince us we could take a number of shortcuts. Thankfully, your team knew that this was not the proper way to reconstruct this damage and pointed out the deficiencies in the insurance company's proposal. You and your team were able to negotiate a settlement that was, again, almost triple the amount of the initial offer from the insurance company. I can't even imagine fighting this battle on my own. Actually I can, because the first time around I spent countless hours trying to negotiate a fair settlement with the insurance company and was flabbergasted by their tactics and deception and, in my opinion, outright dishonesty. "

Jim Smith, President
Wine Country Inn, LLC

"It became quite evident in the days following the fire that we were in over our heads. With the pressure from our insurance company to settle fast and low, hiring Greenspan Adjusters International was clearly the best decision we made. Not only did Greenspan Adjusters International have the available resources to accurately assess our loss and negotiate on our behalf, I also believe we would not have received the last installment of our settlement without your assistance."

Marrianne McBride, Executive Director
Boys & Girls Club of Cloverdale

"...It is fair to state that the settlement that you ended up negotiating with Safeco Insurance was far beyond what our expectations were. Safeco initially estimated our loss at approximately \$240,000. Ultimately, through your efforts...we collected in excess of \$507,000. That's over a 200% increase in our recovery. Obviously, your fee was miniscule compared to the increased dollars you collected. You left no stone unturned and we were able to upgrade our building substantially."

Steve Herrin
Steve Herrin Plumbing Heating & Cooling



QUOTES FROM NAPA/SONOMA COUNTY REFERENCES

"What was seen as maybe a one page loss inventory by Allstate turned into a 75 page list. This was so well documented with pictures and the receipts that we could find. The end result was so professionally done I believe it did not give much room for Allstate to argue. I think Allstate was just out gunned by The Greenspan Co. / Adjusters International.

Dale and George Todd

"I thought my insurance company would take care of me, to treat me great and pay me enough to rebuild my home and replace my things, like advertising says. However, after briefly dealing with Nationwide Insurance, I realized that was not going to happen...Nationwide tried paying me \$144,810 for the damages to my home. Eric diligently and methodically got Nationwide to settle my claim for \$225,486. Nationwide then tried to settle my personal property claim for \$131,552...Eric and Jenny put together got me \$252,939. The Greenspan Co. / Adjusters International delivered on its promise."

Ashleigh Reynolds

"...Your willingness to meet me left me with the sense that I could trust my case to you and that I would not have to worry about any significant interruptions in my busy schedule. What could have been a nightmare for me turned into a very manageable situation and the story had a happier ending than I ever imagined. You did a first class job from the beginning and I remain impressed by your willingness to follow up on the last few details."

Fred E. Cohen, MD, DPhil, Professor
University of California, San Francisco

"I have been a business owner for many years and had never suffered a major fire before until a fire destroyed our Healdsburg production facility...As you know, our claim was not easy as it involved complex issues relating to co-insurance. We also had to convince the carrier as to the merits of our proposed temporary production facility. You navigated us through these matters with aplomb. Your know-how and experience of the other complex aspects of the claims process including business personal property, temporary expenses and business income allowed us to receive the most money available under our policy. Your wisdom helped our company move past this terrible fire loss."

Jim Nichols
McIntyre Tile

"The settlement was beyond our expectations and almost double what we thought it would be...The fees we paid were worth every penny in terms of the service received. You saved us tremendous amounts of time and headaches. There is no way we could have negotiated the settlement you did."

Robert R. Benech, President
VSP Products, Inc.

"I am speechless and very, very impressed by your actions. You have responded to every single call, you have addressed every single concern, and although we are not quite out of the situation, you sure have helped tremendously. As you probably hear it a lot, a fire is an ordeal for anyone involved, and again we are so grateful to have been directed to Jessica to begin with (who by the way did and does a tremendous job) but also to you who made things easier to understand and deal with."

Alain Serkissian, Owner / Administrator
Mirable Lodge



QUOTES FROM NAPA/SONOMA COUNTY REFERENCES

"Our house was destroyed by fire. Greenspan Adjusters International met with us at the site and after a lengthy conversation, we decided to handle the situation ourselves. After all what could be so difficult? I mean you pay the insurance company to work for you right? Well, five months later, making absolutely no progress on our own and in total desperation we called Greenspan Adjusters International in to help. They not only helped, they...settled the matter in a brief period of time, with more dollars than expected. Shortly after this episode...our business was robbed while on vacation...This time it was quite different, the only phone call we make with NO hesitation was to Greenspan Adjusters International...After finding out about co-insurance clauses, depreciated losses and gains, over valued equipment, under valued equipment, and a whole host of other insurance jargon, I KNOW we could have never 'handled the situation ourselves.' This company was always up front with us, good news or bad you'll always know what to expect, no surprises. They held my hand, listened to my frustration, took away all the headaches involved. They 'handled the situation.' Please know one thing if you have a loss your insurance adjuster works for the insurance company...If you're hesitant because of the commission fee (like we were), you are going to laugh at yourself in the end. It will be one bill you will be so glad to pay and know that they deserve every dime."

"Your kind words and way of making a very difficult situation so much better helped me more than you will ever know... In short, I wanted to thank you for doing what you do. Thank you for the impact you have had on me. Keep this for the days that you don't think you made a difference, know that you have."

Behrouz & Rainy Azarvand

"From the time you became involved as our adjuster, our claim was prepared and presented in an expeditious manner concluding with a most favorable settlement from our Insurer. In addition to your entire staff responding in a warm and friendly manner, they were at all times efficient and responsive to our every need."

Maureen Berry, Treasurer
Berry's Sawmill, Inc.

"Without your expertise and tenacity, we would have never settled this claim. Dealing with an insurance company is no easy task! Your ability to refute the insurance company's attempt at reducing our claim was instrumental in maximizing our recovery...Only after retaining The Greenspan Co. / Adjusters International, did the insurance company recognize that they would not be able to take unfair advantage of our position. You were successful in negotiating a fair and reasonable settlement which initially seemed impossible."

Mike Easton, RMO
Easton Pacific Construction Company

"In particular, we would like to thank both Paul Migdal and Jim Warren for the tenacity and perseverance that they demonstrated while helping us settle our large and cumbersome fire insurance claim. Our claim included both the structure and restaurant equipment resulting in prolonged negotiations with our insurer regarding replacement cost vs. market value, loss of non-conforming zoning use and relentless, non-productive investigations into the cause of the fire. Negotiations that we, the owners, were not prepared to tackle ourselves, either knowledgeably or emotionally. Paul and Jim were able to keep our spirits up while we dealt with the excruciating process of proving our claim, all without the necessity of legal intervention and the added expense of full legal representation."

Jon Early, Managing Member
The Golden Bear Lodge

"Your assistance and the competence of your Company relieved us of a tremendous amount of heartache at a time when our lives were in a state of chaos."

Vincent P. Walsh
Walsh Construction Co., Inc.



QUOTES FROM NAPA/SONOMA COUNTY REFERENCES

"The team that we met with...were very knowledgeable, professional, and always patient in answering questions, explaining options, and clarifying details."

Arleen Nakamura
Sound Expressions

"...my winery suffered a major loss when our bottled wine inventory was destroyed by a fire. I prepared my claim for loss in-house, and presented the claim directly to my insurance company. Although I was well insured, my insurance company calculated the value of my inventory at an amount lower than what I had calculated the value at. I hired the Greenspan Adjusters International to assist me. They re-evaluated my original claim and represented my interests in negotiating with the insurance company for the discrepancy in valuation. They understood the intricacies of my industry and my loss, and were able to represent my claim in a very professional manner..."

Rudy von Strasser
Napa Vineyards

"Ken Crown, the property adjuster for Greenspan Adjusters International, was extremely knowledgeable and effective in both getting our restaurant rebuilt in a timely manner and securing the necessary funds from the insurance company in order to accomplish this...Chris Glenister, CPA, the forensic accountant for Greenspan Adjusters International, was creative and persistent in handling of the Business Interruption and Extra Expense claims and our final settlement is a testament to his hard work...We could not have achieved the same results without their help."

Glenn E. Thompson, Director
Willow Street Brewery

"Trying to run a business in the aftermath of a disaster is a nightmare in every way. It is comforting to know someone can handle such situations with confidence and expertise, which is of enormous help to a business operator who is simply trying to keep afloat and run things normally."

Zelko Cecic-Karuzic, Owner
Zelco Cabinet Mfg.

"Your efforts handling all the aspects involving inventory recovery and valuation, emergency construction and repair, replacement valuation, and negotiations with our carrier were tremendous. David, you proved beyond any shadow of doubt, that had we not contracted for Greenspan Adjusters International's invaluable service, we would have lost an enormous sum of money, time and energy."

Joel Feldman, Executive Vice President
Byer California

"You provided a great service to us in analyzing, assembling and presenting our claim and obtaining a settlement that exceeded our expectations...Your fee was more than earned."

Charles J. Kinnison, Trustee
Calvin C. Collins Revocable Trust
Juanita I. Collins Revocable Trust

"You and your people handled everything for us in a professional manner, much, much better than we could have ever done."

M. Edgar Deas, President
E & M Electric & Machinery, Inc.



QUOTES FROM NAPA/SONOMA COUNTY REFERENCES

"...when a fire burnt our building to the ground, my partners and I knew we were in over our heads...it became apparent that our loss was going to be very complicated...Working with you...simplified our experience. You were able to maximize our recovery."

Bob McIntyre
McIntyre Tile

"The settlement process was arduous and required time and patience by us, but you and your staff guided us skillfully and professionally."

Richard C. Caletti, President
Standard Structures, Inc.

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

Dru Simms

"Immediately you began a thorough and comprehensive analysis of our insurance policies and, as well, the organization of emergency and restoration crews. Upon the arrival of the insurance company's adjuster, your precise and detailed understanding of our policy smoothed the insurance company's initial misunderstanding of our coverage. Early the next day your inventory crew began a detailed listing of all damages of real property, equipment, furniture and fixtures, stock, and work in process. You and your certified public accountant began researching our books and records after sufficient discussion with our officers to thoroughly understand our operations. You then structured an audit system that allowed the insurance company to pay equitably against extra expenses and loss of income. Your experience and understanding enabled you to compute our stock loss to extract every advantage possible from our policy. The insurance perspective you chose garnered an additional recovery no one ever expected from our policy! This unexpected recovery, along with the advance payments you arranged immediately after the flood, allowed Sawyer of Napa to regain momentum and continue operations in what is proving to be one of our best years."

Nino J. Giacalone, Vice-President of Finance
Sawyer of Napa

"Immediately after the fire was contained, I called our insurance agent...but he was too busy to come to inspect the damage that day...Enter Mr. Ken Crown. We have found Mr. Ken Crown to be a very sincere and honest person. I realize now that his stamina and diligence in accomplishment were beyond expectation. Ken is very knowledgeable about his profession and he was most helpful."

Lawrence F. Hennes



QUOTES FROM NAPA/SONOMA COUNTY REFERENCES

"Greenspan Adjusters International experts worked with us closely throughout the entire claim process, guiding us, supporting us and most of all, handling our claim with a very difficult adjuster with an expertise well worth the fee charged."

Mick and Michele Michl

""Even though we lost all our receipts for furniture and other household items in our house fire you still successfully fought and won a fair settlement for our family. And what's more you were able to do this in quickest possible time. We also want to thank you for returning all our phone calls be it day, night, weekends which helped relieve our enormous tension."

Mr. & Mrs. Robert F. MacDonald

"Because of yourself and your staff I was able to concentrate on carrying on with business and leave the insurance negotiations and meetings to you. Thanks to your efficiency the building settlement was finalized within just a matter of days and a complete inventory of contents was listed the day after the fire. Your accountant expertly put together the financial information that was needed for the business interruption portion of our coverage...Again thank you and your staff for a most professional, courteous, and prompt execution of a very complicated task."

Clift Barnewolt
Vineyard Knolls

"Our experience of the house fire was traumatic enough but it paled in comparison to the way we were treated by the claims adjuster. Thanks to you our home has been repaired and we have received proper compensation for the loss of our contents. Because we both work full time, it would have been impossible for us to handle all of the work that needed to be done. I must admit that I was initially skeptical of public adjusters. However, you and the entire Greenspan Adjusters International company proved to be experienced, professional and knowledgeable of what our rights were."

Kevin Cashman

"From our first meeting with you, we had the feeling that you were truly interested in our behalf. After getting over the first emotional shock you were able to put everything into perspective. There is no question in our minds that without your services we would not have received all that we were entitled to under our policy."

Gerald M. Poznanovich, Vice President
Schultz Bros. Van and Storage

"I knew I needed expert help in preparing this claim and the 'Best' is just what I got. Your very professional manner, expert advice and efforts to always keep me informed as to what was happening is very much appreciated."

D. H. Cordsen
Sword & Shield

"It was a long hard battle, frustrating at times, but your professionalism allowed me to never give up."

Stan Maida, President
Stanley Wood Products, Inc.

10/9/2017





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Julian, CA

LARRY & VELIA TRUESDALE

(858) 455-3352 (RES)
(858) 337-8339 (Cell)
10382 Rue Chamberry
San Diego, CA

DAVIS FURNITURE

(509) 662-4511
Roger Bumps
(509) 421-5978 (Cell)
122 South Columbia
Wenatchee, WA

LARRY SMITH

(509) 449-3057
doctorlarrysmith@hotmail.com
26 Frontage Road
Pateros, WA

SCOTT (DEC'D) & MARSHA HUDSON

(530) 573-1172
1415 Mount Olympia Circle
South Lake Tahoe, CA



FIRESTORM REFERENCES

Over the years, some of our clients have relocated, some have gone out of business, some have moved, some have passed away. On occasion, our contacts at a company have left. However, many of these names may be recognizable to you. Therefore, we are including them below for your perusal in the hopes that our long and distinguished list of clients will show you the depth and breadth of our company.

RAYMOND (DEC'D) & SUSAN NEAL
Pinyon Hills, CA

BARTON "BO" & VICKIE BOYD
The Walt Disney Co., Sr. Advisor
Steve Babich (Bo's Pers Manager)
Laguna Beach, CA

ARTHUR PAUL RUTH
Charlotte Devito
Lafayette, CA

**DELIA RISBROUGH &
NEIL OSBORNE**
Berkeley, CA

DR. JAMES INCORVIA
Reiss Davis Institute
Los Angeles, CA

**DR. THEODORE (DEC'D) & ELBA
PURCELL**
Piedmont, CA

GIANFRANCO DELFANTI
Helen Rogers Delfanti
Walnut Creek, CA

JEANNE LITSCHER (DEC'D)
Bob Wentworth
Oakland, CA

JOAN TANZER
Gerry Frank
Piedmont, CA

MARTIN R. THOMAS
Watsonville, CA
Dobbins, CA

**MEDICAL PLANNING ASSOCIATION
DAN LOGAN**
Malibu, CA

MIRAMAR COMMUNICATIONS
Tim & Denise Novoselski
Malibu, CA

RANDY & CHERYL LUSH
Acampo, CA
Formerly: Laguna Beach, CA

**RAYMOND LEW
SUSAN BUCK-LEW**
Albany, CA

ANDREW DURKIN, M.D. & ALICE
Los Gatos, CA

BILL & VIRGINIA ARMSTRONG
Malibu, CA

BOB & NINA FINKEL
Oakland, CA

BOB FISCHER (DEC'D)
Oakland, CA

CARL RANKIN
Laguna Beach, CA

CHRIS & KATHLEEN SCHOON
Malibu, CA

CHRISTINE DONAHUE
Oakland, CA

CONNIE LINDEN
Laguna Beach, CA

COREY & CHERIE KLEIN
Oakland, CA

DAVE & EMILY UMEMOTO (DEC'D)
Hillsborough, CA

DAVID FAZIO
Oakland, CA

DAVID SHAW
Malibu, CA

DIANE SCHNEIDER
Berkeley, CA

DR. STEPHEN & MARGIE KANTOR
Laguna Beach, CA

DR. WILLIAM BRATH
Mendocino, CA

DRU SIMMS
Sonoma, CA

FRED & SHERI TOBAN
Malibu, CA

GEORGE & ELIZABETH FRANCKE
Malibu, CA

GILBERT MCCANN
Laguna Beach, CA

GWYNE & AGNES KIRCKPATRICK
Laguna Beach, CA

HELEN WEHR
Walnut Creek, CA

HOUSCHANG PAKPOUR
Laguna Beach, CA

IRVING BRECHER (DEC'D)
Malibu, CA

JAY & RENEE KELLER
Oakland, CA

JOHN & DOROTHY HANCOCK
Malibu, CA

**JOHN FITZSIMMONS &
KATHLEEN FLYNN**
Julian, CA

JON & KATHRYN WHITE
Newport Coast, CA

LILLIAN WEITZNER
Malibu, CA

MARION SCHWARTZ (DEC'D)
San Francisco, CA

MARK RUBASH & MELANIE HILLS
Oakland, CA

PATRICIA GEARY JOHNSON
Rolling Hills, CA

PHILIP J. BARR, PH.D.
Berkeley, CA

PHILIP SHOPTAUGH
Orinda, CA

RICHARD A. SMITH, ESQ.
Laguna Beach, CA



FIRESTORM REFERENCES

**ROBERT (DEC'D) & EILEEN
WEISKOPF**
Malibu, CA

RODNEY HENNINGER
South Lake Tahoe, CA

SHAWN ROSENBERG
Laguna Beach, CA

TERRY ROBINSON, DDS & GILDA
Laguna Beach, CA

TOM STOUT
Malibu, CA

WILLIAM B. DAVISSON
Oakland, CA

**ROBERT & MARGARET (DEC'D)
PLOSS**
Oakland, CA

ROGER STEWART
Laguna Beach, CA

STEVEN R. FLETCHER
Malibu, CA

THOMAS C. SCOTT, CFP
Laguna Beach, CA

WAYNE LARSON
Laguna Beach, CA

WILLIAM S. NEAL M.D. & NATALIE
Oakland, CA

ROBERT & RUTH FISCHER
Oakland, CA

SHARRIE DORNEY
Laguna Beach, CA

SUK KYU LEE
Malibu, CA

TOM SCOTT
Laguna Beach, CA

WILLIAM "BILL" JOHNSON
Laguna Beach, CA

WOLFE & JUDY VON DEM BUSSCHE
Berkeley, CA

10/11/2017



QUOTES FROM FIRESTORM REFERENCES

"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

"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

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

James J. Rytuba
John J. Gannon

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

Jon Wack, M.D.



QUOTES FROM FIRESTORM REFERENCES

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

Abigail Melamed

"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

"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.

"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

"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

"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



QUOTES FROM FIRESTORM REFERENCES

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

Sydney Kapchan

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

Anne Ashley & John Alvord

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

Dan Priano
Post Ranch Inn

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

Sally Anne Harris

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

Steven Shannon



QUOTES FROM FIRESTORM REFERENCES

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

Arthur Pollock

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

Consuelo & Nancy Robles

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

Gene Toms

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

Sandra Tallerico



QUOTES FROM FIRESTORM REFERENCES

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

Karen Marshall

"On September 12, 2015, our vacation retreat, personal property, outbuildings, and perhaps every tree on our 26-acre Mountain Ranch, CA property were completely destroyed by the Butte fire. We knew that we were in over our heads and believed that having a company like yours represent us might preserve our emotional and psychological wellbeing at the very least. You got an initial settlement offer of \$219,095 from our insurance company. You turned their offer into \$637,500. As you know, we maintained a very high level of expectation from you and your firm. The personal and professional claims service we got from The Greenspan Company/Adjusters International was world class, I'm happy to say that you met our expectations without exception and helped carry us through an uncertain and difficult period in our lives."

Jeb Engel & Michele Rowe

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

Fred Garrison

"...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



QUOTES FROM FIRESTORM REFERENCES

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

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

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

Fred & Ceil Sharman

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

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

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

Roe Gruber

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

Nancy T. Lane



QUOTES FROM FIRESTORM REFERENCES

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

Greg Hooper
Pala Mesa Resort

"From the onset of our claim it was very obvious the Insurance Company's adjusters were minimizing our recovery and not properly assessing the damage of our custom home, which was totally destroyed as a result of the forest fire. You and your team of experts properly assessed the damage and submitted the claim reflecting the proper costs and damages and successfully negotiated a fair and equitable settlement for us. Your fee in excess of \$100,000 was well earned and certainly fair considering the fact had we not engaged your services, the Insurance Company would have most probably only paid less than half of what your firm recovered on our behalf."

Dr. Hussein El-Ghoroury
President & CEO
Ellipsis Digital Systems

"...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. Shelper

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

Andrew D Hull, M.D.

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

Marinos & Mary Garbis

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

Michael F. Johaneck, M.D.



QUOTES FROM FIRESTORM REFERENCES

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

Phillip & Rosalyn Warburton Chodur

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

Karen Koeder, Executive Director
Camp Fire USA

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

Roger Bumps
Davis Furniture

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

Lori G. London, Attorney at Law

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

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

Lynn Einarsson Woods



QUOTES FROM FIRESTORM REFERENCES

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

Barton K. Boyd, President
Disney Consumer Products

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

Dru Simms

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

Mark J. Rubash and Melanie L. Hills

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

Irving Brecher

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

Martin R. Thomas

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

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



QUOTES FROM FIRESTORM REFERENCES

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

William S. Neal, M.D.

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

Wolf von dem Bussche

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

Carl & Margie Rankin

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

Christine T. Donahue

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

Connie Linden

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

Delia Risbrough
Neil Osborne

"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



QUOTES FROM FIRESTORM REFERENCES

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

John Hancock

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

Denise Novoselski
Miramar Publishing Company

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

Raymond Buck-Lew
Susan Buck-Lew

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

Wayne & Donna Larson

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

William B. Davisson

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

Robert Fischer
Mason Brothers

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

Cherie Emery & Corey Klein



QUOTES FROM FIRESTORM REFERENCES

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

David Shaw
Lynn Deegan

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

Gilbert D. McCann

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

Jay & Renee Keller

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

R. C. Wentworth

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

Sharrie Dorney

10/11/2017





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9/23/2017



QUOTES FROM RESIDENTIAL REFERENCES

"You and your staff were extremely sympathetic and very professional in the way our claim was handled. We know there is no way that we could have received anywhere near as much compensation from the insurance company as what you were able to get for us. You got us more than we ever expected. One of the best things you did for us was taking over and doing all the negotiations. As you know, we met the adjuster from the insurance company the day after the fire and never spoke to him again as you handled everything."

Joe & Evelyn Schorr

"Now that it's over, we can say with 100% certainty that everything Rino and Eric said would happen actually happened. Farmers Insurance initially offered \$295,606 to rebuild our home; however, Eric diligently and successfully got us \$496,950. Lastly, Eric got us \$191,000 for our personal property when Farmers only wanted to pay us \$111,000. We saw the 10% fee we paid for your services as an investment in our claim; the return we got on that investment was far greater than 10%."

Cynthia Grim

"...Diane and I are deeply grateful for your efforts, patience and the eventual settlement. We suffered a devastating and emotional loss. We lost everything. Our prized home and all our possessions were burned to the ground. Not only were we victims of a disastrous fire, but we almost became victims of our insurer. The insurance company initially offered us a sum that was not even remotely enough to re-build our house. Even with my years of negotiating sophisticated contracts, I was tremendously impressed with your efforts to secure us an incredible settlement well in excess of the policy limits and almost double the amount originally offered, all without the need of going to unnecessary litigation. Your team was steadfast in its focus. You are true professionals. After going through the extended insurance claim process, we now know that no one should handle their own claim without the benefit of your expertise..."

Douglas & Diane Kelly



QUOTES FROM RESIDENTIAL REFERENCES

2008: "The only thing we regret about using your company to settle our fire loss was that we did not hire you from the very beginning. We thought if we conducted ourselves with honesty and integrity our insurance company would also. How wrong could we possibly have been? For nine months, we did everything we could to save our insurance company money in the hope of getting a fair settlement. Thankfully, we found your expertise. Your team knew exactly what to do. I feel that if we had hired you from the very beginning we would have recovered all the money necessary to rebuild my mother's life and been able to house her in a home comparable to the one she lost while she was displaced and shorten the time she was displaced by 6 months or more. Your negotiations skills and dedication to a fair and complete settlement were first-rate."

2014: "As we expected, the insurance adjuster tried to low-ball the amount it would cost to rebuild our building. He hired numerous consultants and tried to convince us we could take a number of shortcuts. Thankfully, your team knew that this was not the proper way to reconstruct this damage and pointed out the deficiencies in the insurance company's proposal. You and your team were able to negotiate a settlement that was, again, almost triple the amount of the initial offer from the insurance company. I can't even imagine fighting this battle on my own. Actually I can, because the first time around I spent countless hours trying to negotiate a fair settlement with the insurance company and was flabbergasted by their tactics and deception and, in my opinion, outright dishonesty. "

Jim Smith, President
Wine Country Inn, LLC

"As a firefighter in Scottsdale I have always been relieved to hear the home I just put out had insurance. Like everyone else I thought the insurance company would come in to save the day. Little did I know this was not the case. After all, I only put the fires out, I never saw what happened after the insurance company was called. After my home burned, I was able to see that insurance companies and their adjusters are not there to save the day. They are there to pay as little as possible."

Brant Williams
Firefighter

"Words cannot express how grateful we are that Dave Droubay was there while the ashes were still smoldering and that he wouldn't give up on trying to help us, for weeks after I tried to brush him off...Like everyone, we slept well at night knowing we were protected with a large homeowner's policy. We all hear stories of how badly insurance companies treat their insured during a widespread catastrophic loss, but you never think it would happen to you. Then it does, and you quickly realize your insurance company is not sending over the nice people you see in their commercials, who immediately help you get your life back to where it was before. They are a corporation whose goal is to maximize profits and minimize loss. The truth is that your life will never be the same; and if you leave it to them, they will leave you a shell of your former financial self...We were surprised at the stark contrast between the friendly agent we have known for 7 years, and the claim's adjuster. We had no idea our agent had zero control, or influence, over anything once a claim is made. The adjuster had zero interest in anything other than saving the company as much money as possible. It is truly every man for himself when there is a loss!...Your experience and knowledge are invaluable. Your compassion, consideration, and attention to detail, have turned what could have been a horrible, charred time in our life, into what could be the best thing that ever happened to us. Having been a funeral director, and helping hundreds of families at what is often the worst point in their life, I know the amount of work and care you put into your job. We are so grateful that you found us, and picked us up."

Bret & Jenna Kifer



QUOTES FROM RESIDENTIAL REFERENCES

"How do you thank the team that has literally changed your life – where do you find the words and how is thank you ever enough? My experience so far exceeded my expectations; I am moved just writing this letter. Every day is less of a challenge for me as I still work through the devastating fire that ultimately resulted in a total loss. My new home is an amazing showcase for this transformation and every day when I walk through it, I am reminded of how we got here and how each of us played a role. Simply put, you guys did a fantastic job!"

Jeffrey Varon

"Though we had always assumed that our homeowner's insurance would take care of our problems in the event of such disasters, we were disappointed with the many loose-ends they left in their wake...We pensively took the chance and signed up for Greenspan Adjusters International to represent us. We were then introduced to Frank Candido who, in so many ways, took us under his wing, reassured us, and carried us through the rebuilding process from beginning to end. The insurance company stalled and was uncooperative throughout, but Frank was there keeping them accountable and encouraging us...We now know from experience that Greenspan Adjusters International served our needs so that, when done, we were satisfied with the finished house and our personal losses were recouped. In addition, the fees paid to your company were well worth it and were offset because your organization gained us much more than the insurance company tried to get us to settle for."

John McDonald

"Little did we appreciate the effort it would take to satisfy the demands of State Farm; little did we truly understand what our insurance policy actually entitled us to. Looking back we are very thankful that we made the decision to enlist your company to represent us. Your team "took charge" and delivered. Of particular merit is the financial recovery we realized. I had a settlement target (\$\$) in mind – we far exceeded it. In fact, I calculate that for every dollar in fees we paid to Greenspan, we were returned approximately \$4.50. Very impressive! Even more importantly, your teams' efforts allowed my wife, Cheryl, and I to "have a life" during this ordeal. We are extremely grateful to each and every Greenspan person who contributed to our recovery effort. Looking back now, the only mistake we made was not having signed up with The Greenspan Co./Adjusters International IMMEDIATELY after the fire."

Jon & Cheryl Slusser

"When we first met, I was reeling from the sudden and unexpected loss of our home. The enormity of the task before us was just beginning to sink in, and the prospect of somehow inventorying every item in our home (as suggested by our carrier, State Farm Insurance) seemed like an impossible job, given that it would have to be done in our "spare time" as we attempted to carry on with the regular obligations and demands of our lives. To say we were under extreme stress is a gross understatement. We were out of our league and in over our heads for sure...While I spoke with you at length in front of my home, my adult daughter went next door and researched you and The Greenspan Company/Adjusters International on the internet. Less than an hour later she came walking down the sidewalk, unseen by you, giving me a double "thumbs up." Her assessment turned out to be 100% correct. Your assistance didn't just make a difference, it completely transformed the process, largely reduced the stress, and unquestionable was the deciding factor in our receiving a very satisfactory settlement."

Mike Fenton



QUOTES FROM RESIDENTIAL REFERENCES

"...Wendy and I didn't go into our first-ever meeting with a public adjuster without reservation and skepticism. How would Adjusters International deal with my insurance company? What would AI do to look out for my family's needs? What is AI's fee, and how can I possibly rebuild my home knowing that a portion of my settlement would go to a public adjuster? There was so much I didn't understand, so much to learn, and on top of that Wendy and I had full-time jobs and six children to raise. Jessica Bivens answered my questions with confidence and an assertiveness that told me she would not be trampled on by our insurance company. At the same time she outlined, with sensitivity, where our family would be going from here in setting up housing, replacing items, requesting advances and otherwise making our family comfortable in a difficult situation. After several days of thought and prayer my relationship with AI and Jessica began... In the end, Wendy and I are so grateful that we went with AI. Jessica Bivens is an asset to the company, and she's become a true friend. We are in our new home, have replaced our furniture and other property, and things are finally beginning to feel normal again. I have no doubt that Adjusters International has done for us what we would not have been able to do for ourselves. If anything, we would have become so frustrated with the process of dealing with our insurance company that we would not have received what we were entitled to. Thank you for relieving our fears and for helping us reclaim our home. "

Michael & Wendy Bone

"As we prepare for our second Christmas back home, we can truly appreciate that with your help, we were able to replace everything we wanted to, and have a lovely home once again. The one thing we don't think at all about was the primary thing that occupied our minds at the beginning; the 10% fee that was going to have to be paid to The Greenspan Co. / Adjusters International for your assistance. We can honestly say that we have never spent money more wisely!"

Rich & Nancy Becker

"I understand from professional and personal experience what a tragedy the loss of one's home can be financially as well as emotionally. I also understand all too well the difficulties as an insured can encounter when dealing with one's own insurance carrier. You quickly learn that the allegiance of the insurance company is to its shareholders, not to its insured. I believed at the time of my fire loss that even with all of my professional experience either my family or my law practice would suffer immeasurably if I tried to adjust the loss myself. I also believed Greenspan Adjusters International could help me maximize my recovery with the limits of my policy. Now that all is said and done, I am happy to say that I was right. Greenspan Adjusters International's help and caring made our marriage, and our children's lives, much less stressful than it otherwise would have been. Every Greenspan Adjusters International person who worked with us did a professional, top- flight job. I have recommended Greenspan Adjusters International to a number of friends and clients who have suffered their own losses over the past five years, and will continue to do so, just like the Tanzer-Frank family who almost thirteen years after you adjusted their loss, still speak of you as a friend more than a business associate."

Alan J. Silver, Attorney at Law
Kay & Merkle Law Firm

"You and your firm were professional and competent in preparing the packages of information needed to resolve the claims. You were also very responsive to the many meetings required to help conclude this in a timely manner."

Albert Sandy Gallin



QUOTES FROM RESIDENTIAL REFERENCES

"...When this total loss occurred, to my mother's home of nearly 50 years, we knew we were faced with some daunting decisions, and The Greenspan Co./Adjusters International made the process much easier and understanding. ...You helped us so that our claim was maximized, but we were able to do so without having to rebuild the home from the ground up. ...you assisted us in the painstaking process of re-creating an inventory of thousands of individual items in the home, for purposes of maximizing our claim....With Bruce's knowledge and help, I was able to obtain a cash settlement regarding my mother's living expenses allowing her the comfort to determine how and where she wished to reside.... Bruce met with the insurance company and convinced them that it was to their and our benefit to effect a global settlement on all coverage's without having to rebuild my mother's home. These efforts secured a substantial settlement for my mother allowing her to move on with her life....Without the tenacious efforts on the part of The Greenspan Co./Adjusters International, we would not have been able to accomplish the above."

Kenneth Meislin

"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 told him that I was an attorney and I initially had the idea that I could just handle all of this by myself. After all, I had been the general contractor on building my own house – surely I could handle a fire loss...Then I told him that we had a meeting in my attorney's office in Seattle with Gordon and KC and they explained what they could do to help me. My attorney and I looked at each other and both said "no way could we do all of this ourselves." For one thing, my attorney didn't have the time to work on all the fire loss issues and if I tackled it alone, I told "Richard", it would have taken me 5 years to do all that Adjusters International did for me...I explained that just the PROCESS and getting your loss claims in a format that the insurance company will accept is daunting. Then, I told him that AI fights for you – when the insurance company wants to use "national tables" and depreciate everything – even a lot of your new stuff...it's maddening, and without AI and namely, Drew Lucurell, to go to bat for me, I would have been sunk. I told him that he would more than recover any fee paid to AI just by having them work for him vis-à-vis the insurance company, who basically wants to settle early, settle cheap and SCREW YOU!"

Carole Hauskins



QUOTES FROM RESIDENTIAL REFERENCES

"As a lawyer, a career labor negotiator and an author of a text on that subject, I thought I was up to the task of working out a settlement with the insurance company that would provide me enough money to do the job. Wow, was I wrong!...I soon realized that the complexity of ascertaining the true cost of construction, putting it in the form that insurance companies were used to looking at (Xactimate), and cajoling the insurance company to open the purse was well beyond my competency and experience... The Greenspan Co. / Adjusters International was able to achieve a settlement with the insurance company that was approximately 75% more than we would have received had we accepted what the insurer originally was willing to pay. We were happy to pay the commission...I learned, after the fact, that the process would have gone even better had we brought The Greenspan Co. / Adjusters International on board from the very beginning rather than after the insurer had made its initial determination of the amount it would pay...When a homeowner or a business owner has to face off with an insurance company without the help of experts, it's not a fair fight. One needs to have an expert speaking for him or her. These folks are pros. What was particularly interesting to me was that Ken and his team didn't approach the insurance company in an adversarial way. It was always in a conciliatory and cooperative manner, and it was clear to me that such an approach yielded much better results than a combative or adversarial posture. Moreover, they spoke the same language and understood the same rules as the insurer's adjuster...We couldn't have done this without them."

Charles S. Loughran, Esq

"My home and all of its contents was either entirely destroyed or damaged beyond repair by the fire...To lose everything is, I think, by any reasonable measure, a deeply traumatic and incredibly stressful event. One is immediately made homeless, stripped of all measure of comfort and placed into what can only be described as extreme financial and emotional uncertainty...Having one's day-to-day existence, as well as one's future, thrust into the hands of a major corporation – insurance companies wield enormous control over the claims process – also is extremely stressful...I actually had never heard the term 'public adjuster' until I experienced the fire that destroyed my home...The workload, negotiations, process and technical requirements required by insurance companies in order for a homeowner to recoup a loss of this magnitude is nothing short of overwhelming. The average homeowner has neither the professional expertise nor training to work effectively on his/her own behalf to ensure he or she receives the full claim amount due under terms of the insurance policy...I can say with 100% confidence and knowledge that due to Jessica's professional ability, intellectual capability and tenacity on my behalf, I received insurance reimbursement far beyond what I would have been able to achieve on my own...She was one of the most customer-focused service providers I have ever met...Every email or phone call I made to her was answered promptly. She also was incredibly patient, kind, and considerate to me on a personal level, offering emotional support for an event that was without a doubt one of the most difficult I have ever faced in my life. She was also an aggressive yet entirely ethical advocate on my behalf...As difficult as this process was, there is no doubt in my mind that the process would have lasted much longer and I would have endured much greater personal and financial hardship had I not had Jessica as my advocate. Jessica Bivens literally helped me reestablish my life."

Christine Castro

"When I hired you, you did everything to make sure I got a great insurance settlement. All I had to do was concentrate on rebuilding and getting my life back in order. You took care and prevented every problem and issue and made this process as easy for me as possible....I am so thrilled with the service I received in the past few months and absolutely amazed at the settlement. In the end, I could have paid three times what I did and it still would have been worth it to hire The Greenspan Co./Adjusters International. Again thank you for making my claim as stress-free as possible and even bigger thanks to you for the awesome settlement"

Cindy & John Tessitore



QUOTES FROM RESIDENTIAL REFERENCES

"It was interesting, immediately after the fire our insurance company wanted us to use their preferred vendors and recommended we demolish the home right away. We were so lucky we listened to you and did not put our trust in our insurance company whom we thought would look out for our interest. If we had demolished our house or listened to our insurance company we would have lost pertinent evidence that helped secure the details towards our final claim award amounts. We then researched what a Public Adjuster is and how they can assist in the claims process and talked to others that had used public adjusters. We found that The Greenspan Co./Adjusters International was well known as the premier Public Adjusting firm. By diligently documenting all aspects of our claim the final settlement you achieved was more than \$350,000.00 higher than what was originally offered on our house. Plus our personal property settlement was \$250,000.00 more than our insurance company tried to get us to settle on. By taking charge of the adjustment process for us, your services allowed me to focus on running my dental practice and allowed Melissa to minimize the distractions for our children. You kept us informed each and every step of the way and always made yourself available to address our questions and concerns. Our minds were set at ease and we were extremely impressed by your diplomatic approach. Your team was on site and was totally devoted to our cause from the beginning. By working with you we identified losses that we would have missed. You treated our loss in the same manner as you would have treated your own. I am convinced that hiring The Greenspan Co./Adjusters International was the right choice. The additional payments you were able to secure far exceeded the cost of your services."

David Gibson, DDS
Livermore Dental Care

"Our home of nearly 20 years was lost. Each part of the house, filled with so many fond memories, so many objects that held meaning for us, all now gone. Needless to say, we were stunned confused, bewildered, full of grief and vulnerable...We felt that we were meeting with someone who truly cared, who truly wanted to be helpful. We experienced Blair as warm and comforting. His kind sense of humor was much appreciated at this difficult time. He was, as Jillian remarked, like a 'soft place to land'...Understandably, insurance companies and those they insure may differ on what a fair settlement might be. Dudley has been our stalwart and assertive advocate, insistent that things be fair and done correctly, treating our situation as if it were his own. It has felt great to feel that such a skillful negotiator has been in our corner. We certainly could not have done the job on our own, both because of our lack of knowledge regarding so many factors involved in the process, and our emotional state – not to mention the fact that, both of us being in business, the demands on our time and energy would have been overwhelming...We are now rebuilding our home. Though it remains difficult to let go of our attachment to what we have lost, thanks to the hard work of the Seattle branch of Adjusters International, we now have the resources to create a new home, which we think we will come to love as much as the other. Dudley and the team will continue to shepherd us throughout the process until it is completed. They have stood up for us. They have been fair and clear and professional. They have calmly guided us through what felt to us like stormy and overwhelming seas."

Drs. Jillian & Roland Dougherty

"Your tireless efforts on our behalf have been one of the few silver linings in an otherwise dismal experience...In the months since the fire, your dedication to detail has saved me and my husband hundreds of hours which we could ill afford to take from our respective professional lives. You have handled the aggravations and have allowed us to go on with our careers. The settlement of our loss was far from easy, but we remain convinced that you and Greenspan Adjusters International saved us thousands of dollars and hours of our time."

Sally Gedney
(Mrs. Ellis C.)



QUOTES FROM RESIDENTIAL REFERENCES

"One of the better decisions we have made was when we took your call and signed on with The Greenspan Co./Adjusters International, shortly after the fire. Little did we know, at that time, how difficult it would be for us, as individuals, to prepare the detailed information, which the insurance co. would require. Part of what else we didn't understand was that the whole experience of losing our home and all of our treasured possessions was extremely emotional and stressful. In comes Greenspan Adjusters International, and due to the efforts and professionalism of your people, we found the process more tolerable. We would recommend to anyone who may have a disaster similar to ours to retain, as soon as it is possible, The Greenspan Co./Adjusters International and relieve much of their pain going forward in the process."

Eugene & Anita Iacopi

"There are times when out of the ashes of a tragedy, comes a shining light...You both are responsible for guiding us through a terrible process working for almost a year negotiating with what is supposed to be an insurance company that is on our side...boy did we learn a lot."

Gail Hayes

"I want you to know that I'm a typical American home-owner, never had a loss in over 50 years of premium paying, and what a terrific blessing it was to hook up with your organization! Helpless in despair, really not thinking clearly, AIPNW came my way and I resisted contracting with your firm for a time, believing I could go "head to head" with a huge insurance cartel...silly, unarmed guy! Please, use my recommendation to encourage the haughty to consider how truly "David versus Goliath" the claim settlement process is. In such possibly nasty negotiations, the endless cataloguing of every item I owned, how could I have thought I could do it better than you people who take a modest slice to accomplish so much for the ill-equipped?"

George B. Jay

"You were there for me when I needed you...emotionally and professionally. You took the time to explain those things that needed explaining and you had the expertise to get the job done...quickly, efficiently and graciously. Your expertise resulted in a 100% increase in my settlement. The peace of mind you gave me as I observed your professionalism and competence in preparing the necessary information needed to resolve my claim had a calming effect and allowed me to go about my business without concern."

Jacqueline Lerman
Jackie Collins

"Not only were you thorough and knowledgeable about the asset listing and the prices, but you were kind, patient, and understanding...I particularly want to point out that you seem to know when Kathy was getting exhausted by the process and called a 'break' at that point. Your timing was excellent, and it enabled Kathy to get through a very emotional process without collapsing. I am impressed and amazed at your tenacity and your understanding."

James T. Danaher, Esq.

"My main reasons for hiring The Greenspan Co./Adjusters International was simple. They knew the claims process well and they were local."

James Vinzant



QUOTES FROM RESIDENTIAL REFERENCES

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

Jeffrey Katzenberg
DreamWorks

"There is no doubt that your firm was instrumental in helping us receive a fair settlement with our insurance companies following the fire that devastated our home.... State Farm did not act fairly with us from the very beginning...Once your firm took over, things immediately began to happen...Every person or firm that you put us in touch with proved to be professional and invaluable to us. During our final negotiations, our Greenspan Adjusters International adjuster forcefully pressed for a just settlement to our claims. The fire at our home was an unfortunate accident. Our hearts go out to others who experience damage or loss to their homes and possessions whatever the circumstances."

Judith Madison

"I can say without reservation that without Greenspan Adjusters International's, I would never have been lost. For-profit insurance carriers have a mandate to keep costs low for the benefit of shareholders. They are not committed to the interests of premium payers. They have created a world that is impenetrable to the average policyholder. You will need help, and The Greenspan Co./Adjusters International will do the job for you."

John McChesney

"We cannot thank Greenspan Adjusters International enough for the time and effort they put into our claim. We would recommend their services without hesitation."

Lorenzo and Kimberly di Bonaventura
Warner Bros. Pictures

"While we relied on our insurance company to help us in our time of need by "being good neighbors" in our time of need, Silvi and I quickly learned early that the chips were not on our side. Our adjuster was quite insensitive and simply not interested in working to maximize our insurance benefits. Rather, all along she placed obstacles to nickel and dime us every step of the way. We are glad to have met you and the experts at Greenspan. Your team did a fantastic job. Your construction experts worked with our architect to forensically document all the nuances of our home. Jenny Schulz spent countless hours documenting damaged contents that were burned beyond recognition. She paid special detail to the age and condition of our property. With your efforts we were able to maximize our recovery on our building, contents, depreciation, code and other additional coverages available in the policy. We are simply amazed to experience first-hand how an insurance company systematically delays, denies, and reduces claims payout for its policyholders who have trustingly paid premiums for years without any claims. "

Mati T. Otsmaa, President
Market Direct



QUOTES FROM RESIDENTIAL REFERENCES

"...Having never been through a major property claim, I was unprepared to stand up to the insurance company and their consultants. Gordon Scott initially promised a team approach with a well coordinated strategy and what I got was no less than hall of fame caliber...Your team educated me on the available coverage's my policy provided. You were able to obtain maximum rental value while my home was untenable, correctly valued my personal belongings including my extensive wine collection, and ensured the mandated code upgrades were included in the final settlement. In the end I received over \$3,500, 000 when I was originally offered less than \$500,000...Dealing with an insurance company takes a true professional who has the necessary experience and expertise. Greenspan Adjusters International filled that role and was truly an advocate on my behalf."

Michael Tuite

"...it was clear the insurance company looked at my family and I more like criminals then long time paying customers... You advised me the best way to settle an insurance claim is to take full control of the process. By dictating to the insurance company what we wanted, and taking away their control, you were able to obtain a fantastic settlement on my behalf. I am truly astonished at the final amount you were able to recover and how far I was able to take those funds when I was in control of the spending. Had I paid you double your fee it still would have been well worth it...While I was skeptical at first I know now that your services have greatly influenced the settlement of my loss and my final financial disposition. You have truly acted as promised and been a true advocate for me and my family throughout the claim."

Michelle Sirott

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

Sally Anne Harris

"Suffice to say, that you 'took the bull by the horns' and turned my insurance company around. There is no question in my mind that your expertise and tenacious approach to my claim provided a very favorable settlement. The benefits of your service far outweighed your cost."

Sergio Mendes

"Arnie was able to recover money owed to me from State Farm Insurance that I could not have gotten back on my own... As the Founder and President of one of the largest footwear companies in the world – I know a great business when I see it."

Michael Greenberg, President
Skechers Footwear



QUOTES FROM RESIDENTIAL REFERENCES

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

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

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

Steven Shannon

"I have always believed that we are intelligent people with a good dose of common sense and business sense, we have a combined 81 years of professional law enforcement employment, we have owned our own businesses, and we have accomplished higher education degrees and raised a family. I was reluctant to talk to an independent adjustment representative. I felt we could probably handle all the required paperwork and rebuild without major complications despite working long hours and having lengthy commutes. I was entirely wrong. We would not be where we are in our recovery today without the assistance of Bruce Tibert and his team of professionals. I could go on for pages about all the things they knew that we did not, but instead, I will tell you that if you make the very wise decision to seek the assistance of an independent adjustor, you will find no better team than The Greenspan Co./Adjusters International."

Bill & Gale Bowen

"Your assistance in dealing with our insurance claim was invaluable...You were there when we called and you got the job done."

Larry Walker, Managing Editor
Wines & Vines



QUOTES FROM RESIDENTIAL REFERENCES

"I've felt that we have been a working partnership. Initially I believed that the insurance company and I could come to a quick and fair settlement, but one meeting with their adjuster convinced me otherwise...The firm took pains to be thorough, careful-and patient-in setting out the scope of loss. You, and the people who worked with you...were unfailingly professional...You were always available on very short notice, whether for a bit of handholding...or with a quick response to my concerns, as we proceeded though the process. Even if I had been able to reach an identical dollar settlement with TIG on my own and without dispute, Greenspan Adjusters International's services would have been well worth the cost...During those months of stress and uncertainty, your quiet and confident assurance, your willingness to seek out expert legal advice on a matter that might have gone to court, and your capacity for effective negotiation both eased the strain and, in the end, produced a settlement with TIG that seems eminently reasonable and fair."

David L. Kirp, Professor
University of California, Berkeley

"The thought of burdening my adult children and grandkids with my claim was unsettling...Not only did The Greenspan Co. / Adjusters International provide the amazing services you promised, you went far beyond any and all my expectations. Your team delivered such remarkable and timely assistance; I truly would have been lost without you. You were always there to take my calls any time of the day, you guided me through the complex process involved with my insurance claim. The value that you and KC added to this experience far exceeded your fee."

Altha Grant

"My experience with The Greenspan Co./Adjusters International was fantastic. You had a clear and logical action plan and every detail of my claim was provided to me along the way. You and all of the team members were always available by phone. You even took my calls at night, weekends, or whenever if I needed. With all the other stress of just dealing with a fire, knowing that you were on the line and leading the recovery was such a relief to me and my entire family. The settlement funds were over the top as well."

Alan Gabrys

"What was seen as maybe a one page loss inventory by Allstate turned into a 75 page list. This was so well documented with pictures and the receipts that we could find. The end result was so professionally done I believe it did not give much room for Allstate to argue. I think Allstate was just out gunned by The Greenspan Co. / Adjusters International.

Dale and George Todd

"There was a constant communication of phone calls, text and emails. Kenny was professional, courteous and very diligent in mediating with the insurance for us. He was very attentive to our family's needs and reassured us that every phase of the settlement what to expect. Kenny is a man of great integrity and strong knowledge of the insurance industry. I put faith in him and it truly paid off. The Greenspan Co./Adjusters International and Kenny settled our claim and achieved far better results than we ever could have hoped."

Andrea Brown



QUOTES FROM RESIDENTIAL REFERENCES

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

Anne Ashley & John Alvord

"I thought my insurance company would take care of me, to treat me great and pay me enough to rebuild my home and replace my things, like advertising says. However, after briefly dealing with Nationwide Insurance, I realized that was not going to happen...Nationwide tried paying me \$144,810 for the damages to my home. Eric diligently and methodically got Nationwide to settle my claim for \$225,486. Nationwide then tried to settle my personal property claim for \$131,552...Eric and Jenny put together got me \$252,939. The Greenspan Co. / Adjusters International delivered on its promise."

Ashleigh Reynolds

"I knew I would not be able to continue conducting my business and at the same time try to decipher the inch thick insurance policy booklet, so I took a chance. It was the best chance I ever took...The Greenspan Co. / Adjusters International are bulldogs in getting the best settlement possible for their clients...They saved my business and my sanity."

Cynthia McCoy
Aunt Cynthia's Bed & Breakfast Inn

"I'd never had a large insurance claim before this event and I always trusted that my insurance company would, "do the right thing." Early in the process, it became apparent to me that the insurance company was looking out for their own best interests over mine. Perusing through their initial offer and scope of repairs was an eye opener. Even as a layperson, I noticed that there were many corners being cut – construction materials that were cheaper than those they were replacing. I was a bit shocked and overwhelmed by these findings and I realized that I needed a professional on my side looking out for my best interests. It was shocking to see the difference in dollar amount between the insurance company's offer and what we were actually owed, and subsequently collected. Without The Greenspan Co./Adjusters International's assistance, I honestly would not have had my home returned to even close to its pre-fire condition, or I would've had to come out of my own pocket in order to do so. It's unfortunate that in the world we live in today, that it's necessary to hire professionals to get insurance companies to hold up to their end of the bargain, but that's the reality."

Barbara Jones Stern

"Clay was outstanding as a resource, completely knowledgeable about every aspect of our insurance needs, and truly a professional. He walked us through the process step-by-step, and he handled all of the communication with our insurance company, which made our lives a thousand times easier during an unbelievably stressful period. He fought for us to make sure that our insurance company paid our claims correctly and in a reasonable amount of time."

The Magoolaghan Family



QUOTES FROM RESIDENTIAL REFERENCES

"We've always been lead to believe in our insurance company, so we felt sure they would have our best interests in mind during this process. We quickly learned otherwise. We desperately needed help and that help came from The Greenspan Co. / Adjusters International. Our worries, concerns and fears were quickly put to rest when they became our adversaries and I, personally, felt the huge weight of the situation was lifted off my shoulders...Before this experience we did not know The Greenspan Co. / Adjusters International, nor did we know that there is help of this nature available. The Greenspan Co. / Adjusters International delivered on its promise and we will always be grateful for their help."

Catherine L. Hardy
Waunelle C. Nunes Trust

"...number of weeks after the fire, I met with Paul. Paul indicated that he thought that your firm could help but even if you couldn't, you would set me in the right direction. His honesty and sincerity struck me and so I agreed to retain your firm. The settlement you negotiated was at least 50 percent better than the offer that I had on the table from the insurance company. Additionally, you got your inventory crew to put together my claim and ultimately you settled that portion as well...Randy, both you and Paul were very professional and prompt. The telephone stopped ringing entirely. I was able to take care of my mother and go on with my life without ever worrying at all about my house."

Christine M. Bridwell

"Without Greenspan Adjusters International, and especially the services of Jessica, we would have gone through massive bureaucracy and fear-based hell. Instead, things remained reasonable and logical and every time we got nervous or felt panic coming on, Jessica at Greenspan Adjusters International calmed us down, told us what we needed to do, and helped us do it."

David Hoffman, CEO
Varied Directions, Inc.

"They took over immediately and I just sat down and breathed a sigh of relief."

David & Ruthann Codromac

"Right from the beginning it was apparent the insurance company was not going to deal fairly. Their inadequate offer to settle on the structure for a mere \$250,000 was shocking. We are extremely grateful for you coming to our aid. Without you and your team's expertise and your detailed valuation of our loss we could never have reached the settlement you were able to negotiate for us in excess of \$1,000,000...You and your team were there for us every step of the way. You persevered and were able to guide us through this nightmare, allowing us to recover much more than we could have on our own."

Dr. David Blackmer

"When we suffered the devastating fire to our home in Santa Cruz, I thought with my background (being Deputy County Counsel for the County of Santa Clara) I had the bandwidth to handle my own claim. Little did I know of all the issues that would arise along with the countless hours of documentation that would be needed to secure payment for our losses. Fortunately, I was recommended to you by several attorneys whom you have worked with over the years...Our home is now rebuilt and although I would never wish a fire on anyone, our home is now more beautiful & larger than it was before...What can I say other than to share with you how much we appreciate the job you and The Greenspan Co. / Adjusters International performed in the adjustment of our claim with Mercury Casualty Insurance."

David & Sheri Rollo



QUOTES FROM RESIDENTIAL REFERENCES

"At the beginning of this process we took a leap of faith that what you promised would actually come true. Looking back I am so glad we took that leap. The results of our claim have exceeded our every expectation in both service we received and the ultimate settlement amount."

Dorothy St. Charles

"...I know for a fact that without Greenspan Adjusters International's involvement that our settlement would have only been a fraction of what is actually was, if anything at all....Looking back, I now realize that we had nothing to worry about as soon as we hired Greenspan Adjusters International. We cannot thank you enough. Our tears of sorrow are now tears of joy."

Grace Ramos

"It is an extremely traumatic experience to have a fire, with loss of home and personal property, upheaval of one's life and the subsequent process of rebuilding same. With the help of these gentlemen, this very personal and emotional event has been resolved in a calm and expedient manner. I cannot say I would look forward to doing business with Greenspan Adjusters International again as it would be a result of another loss, however I have the utmost praise for and would most assuredly recommend these professionals who so aptly represented my interests."

Francis E. Markley, Esq.

"...When tragedy struck, and I was consumed with taking care of my mother, you stepped in and made life easier, sorting through the endless maze of insurance company red tape that we surely wouldn't have been able to unravel on our own. Through it all, you managed to keep your focus on the most important part of the puzzle, the insurance money necessary to rebuild my mother's home. All of this was done while allowing me time to spend worrying about her, and nothing else."

Fred Dimas

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

Fred & Ceil Sharman

"We feel we had a great team...These guys did a great job and were extremely professional. They held our hands throughout the entire venture, attended all meetings and were always just a phone call away...They were extremely diligent and thorough, and helped us through this difficult period."

Lori & Howard Hirsch

"You and your staff were extremely sympathetic and very professional in the way our claim was handled. We know there is no way that we could have received anywhere near as much compensation from the insurance company as what you were able to get for us. You got us more than we ever expected. One of the best things you did for us was taking over and doing all the negotiations. As you know, we met the adjuster from the insurance company the day after the fire and never spoke to him again as you handled everything."

Joe & Evelyn Schorr



QUOTES FROM RESIDENTIAL REFERENCES

"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

"I'd like to thank you and The Greenspan Co./Adjusters International for your compassion and impressive professional acumen-you restored both my peace of mind and my financial security after a fire destroyed my home in Templeton's Hidden Valley Ranch estates. As soon as I hired you, you hit the ground running and negotiated an increase in State Farm's original \$650,000 offer to rebuild my home to \$1.2 million. You also negotiated an additional settlement for my personal property contents claim at \$587,854, and you convinced State Farm to pay for my husband's assisted living expenses, a feat in itself that alleviated much worry. Overall, you and your team increased the original insurance settlement from \$650,000 to \$1.8 million. Not only did you provide me with the financial security to rebuild, you stepped in to handle the countless details involved in a complex claim so I could concentrate on restoring my life. As soon as you became involved in my claim, I felt you lifted a huge weight from my shoulders-I only wish I'd hired you the day after the fire!"

Jeannie Flory

"I realize that I couldn't do this myself."

Jerry Hassler

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

James J. Rytuba
John J. Gannon

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

Jon Wack, M.D.



QUOTES FROM RESIDENTIAL REFERENCES

"Our family recently went through a devastatingly large fire loss that left only the foundation standing. My brother was burned and our home destroyed. It was the worst day in our lives. No one expects for something like this to happen to them, but it can happen, and it did for us. When I first spoke with Ken I was very impressed with his professionalism and experience. He was direct and honest about our claim and thoroughly explained the claims process. We knew it would be long and tedious, but trusted that Ken and his team would do the job. Ken's constant updates and aggressive protection of our interest were instrumental in achieving the highest possible settlement for us. His knowledge, expertise, and negotiation skills were crucial in dealing with our insurance company."

"Que en este tiempo tan difícil para nosotros nos ayudaron y guiaron durante todo el proceso. Siempre con la intención de ayudarnos lo más que se pudiera y recuperar todo lo perdido. Con la ayuda de Greenspan Co./Adjusters International pudimos recuperar mucha más que lo que esperábamos."

Cinthia Chavez – Homeowner

Cinthia Chavez

"The memories and the mementos of my family's history were gone in what seemed like an instant...Although we were confident that our insurance company would handle my mother's claim correctly, I know from being an attorney in Arizona that dealing with any insurance claim can be very complicated. Obviously, I wanted to protect my mother from all of the frustration of the claims process and I knew I could not do it on my own...Your team immediately took control of my mother's claim and did a great job documenting and negotiating the loss with the insurance company. Everything Greenspan Adjusters International did was clear and concise. Without such diligence, I know we would not have had the result we did."

Thomas Longfellow

"On September 9, 2010, PG&E's pipeline burst in San Bruno...I soon realized that there were too many loop holes and issues in the claims process that I would have surely missed...The services you provided us were truly outstanding and priceless. Knowing The Greenspan Co. / Adjusters International team were fighting on our behalf was invaluable, emotionally and monetarily. We would not have gotten anywhere close to the amounts your team was able to get us back, well covering all of the fees. More importantly the time and the emotional stress you saved us from would have been worth every penny, regardless of the amount we received back."

Sherman Lim

"Because of your expert knowledge and experience dealing with insurance companies, you were able to increase the amount of our claim beyond our expectations."

Lee & Bonnie Richards

"The care, service, and advice that we received thereafter, and throughout the entire insurance process, was trouble free and thoroughgoing. You interfaced with our insurance company completely, and once you took over the claim, we had no conversation with them. At the end, we were, at least partially aware of the great complexity of the undertaking. We truly admire what you do, you saved us many thousands of dollars, and we would recommend you to anyone, without qualification."

Mike & Grace Mizelle



QUOTES FROM RESIDENTIAL REFERENCES

"We deeply appreciate all your information, guidance, and persistence in the long and trying process of settling our fire insurance claim. At many points along the way, your knowledge, expertise, and objectivity have helped us navigate through a very difficult period in our lives. I do not believe we could have reached such a positive settlement without the help of you and Greenspan Adjusters International, especially given how the carrier's actions made it clear early on that their main interest was not in helping us but evading payment, as well as the recalcitrant, even surly, nature of the provider's adjuster throughout the process."

Kirk Glaser, Miranda Janeschild

"From the beginning it was clear the insurance company and its relentless process was going to consume my entire life. We were overwhelmed with the insurer's endless questions and stall tactics. We needed money to make repairs. And the insurance company was under-cutting everything. They also tried to push us to use their 'preferred' contractors whom they claimed would take care of everything. We felt that this was a conflict of interest that our insurance adjuster should not have advocated if he was concerned about us. At times it seemed as if they were speaking a foreign language and didn't care about our family...Every penny spent on fees to your company was worth it. I could never have recovered enough to rebuild our lives without you."

"

Nelida Arebalo

"You came to the aid of Pacific West and myself when we were really between a rock and a hard spot. This was the second fire we had been through; the first fire we had we tried to handle the claim ourselves and that turned out to be a disaster. You billed me fairly and worked with me throughout this whole process, in a very professional diligent manner. These guys [know] what they are doing and are very professional about it."

Lynden P. Kunde, President
Pacific West Construction, Inc.

"The total payment, less the fee Greenspan Adjusters International clearly earned, makes for a very satisfactory conclusion to this mess...My recommendation of Greenspan Adjusters International is based on this conclusion: We would never have collected even half the amount finally paid without Greenspan Adjusters International keeping Farmers Insurance focused on the terms of the policy and reminding them that we were only asking them to do what the policy committed them to do. The final outcome is totally due to the two of you and your assistants who did what was needed by phone, mail, and coming to the property whenever Farmers or I wanted you there...Thanks for all your assistance in settling this claim and for holding Farmers to the letter of their policy. Without firms like Greenspan Adjusters International to help there would be many more insured who would simply be short-changed. Fortunately, after locating Greenspan Adjusters International with a web search and getting through on Christmas Day; I am not one of the short-changed!"

Paul E. Smith
Managing Partner

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

Abigail Melamed



QUOTES FROM RESIDENTIAL REFERENCES

"You were a calming presence during an extremely high-tension period in our lives. Every time, and I mean every time, we made a request through you to our insurance company you took it upon yourself to see that the request was granted. Honestly, we were amazed at what you accomplished for us...John Fristoe did a marvelous job of costing out our home and basically throwing his fully substantiated numbers in the face of the 'experts' our insurance company brought in to, I believe, undervalue our property...Karl was so very patient as he helped us remember every thimble, garbage can, and fork. Had we not had Karl to jog our memories we would surely have come up tens of thousands of dollars short on our personal property claim...I feel strongly that Dudley and his crew saved us months, if not years, of having to justify our claims in dealing with our insurance company."

Phil & Patty Kropelnicki
Newport Plumbing Company

"I cannot describe the feeling of coming home after receiving a phone call from my wife saying that 'there's been a fire'... Walking into that charred, smoky, smelly, devastated, soggy mess, looking at the remnants of one's belongings, is one of the worst feelings imaginable. Looking around at all the destroyed items, even knowing (hoping) my insurance would cover it all, created feelings of helplessness and uncertainty. My major question was how am I going to do my job, provide for my family, and deal with all of this? There is only one reason why the ensuing 5 months were bearable: The Greenspan Co./ Adjusters International. Scott took control-not of my life, I didn't need that-but of all the interactions between me, my insurance company's adjuster, and the contractor(s)...He kept meticulous notes, always kept us well informed, called periodically to keep us updated as well as when he said he would, offered suggestions, advice and support when it was needed, even if I didn't ask for it. Because of his experience...he was able to anticipate many potential problems and 'head them off at the pass' before they occurred. It is not an exaggeration to say that he continually and energetically went into battle to fight for me and my family."

Philip Vardara

" We were 2 months into the claim, exhausted, devastated, and felt abandoned. "Like a good neighbor, State Farm is there" is the motto . If that's the case, we had a horrible neighbor, and they were clearly looking out for number one, and we were not even the negligent party... Please note that we had no intention of using a public adjuster at first, or think that we would need one... We were naïve and thought things would go smoothly."

Phil & Karri Thompson

"...we thought we were doing the right things by allowing the insurance company to evaluate and establish our loss. After meeting with Greg and learning about the correct way to evaluate a claim I knew then how much the insurance company had diminished our loss...Immediately after hiring Adjusters International we saw action taken by your and the team of people helping us. We knew then as we do now that we made one of the best financial decisions possible. Your experts acted in our interest and were able to secure an outstanding settlement on our behalf. Your efforts truly paid off and we are still astonished at the \$100,000.00 + you were able to negotiate above and beyond the insurance company's initial offer to us...In a world where it seems nothing turns out as good as it sounds you are the exception."

Rick Tichman, President & Cindy Shearman
Impulse Media Sales, Inc.



QUOTES FROM RESIDENTIAL 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

"The settlement was beyond our expectations and almost double what we thought it would be...The fees we paid were worth every penny in terms of the service received. You saved us tremendous amounts of time and headaches. There is no way we could have negotiated the settlement you did."

Robert R. Benech, President
VSP Products, Inc.

"...The service I received from your firm was impeccable. I was always able to reach you or another team member to answer my questions regarding the status and progress of the claim. I knew that the insurance company was trying hard to under-pay the claim. The expertise and background of all the individuals on the team from the world of insurance, law, and construction allowed the loss to be settled close to policy limits. You hit a home run on my claim!! I am assured that nobody should attempt to settle their claim with insurance companies without the benefit of sophisticated representation and expertise from Greenspan Adjusters International. The fee I paid was approximately \$65,000. It was money well-spent - the return on the investment was well-worth every cent..."

Robert Levitsky

"Tenemos nuestro reclamo negociado y nuestra casa casi reparada. Gracias a Eric al final del dia la compania de seguros nos dio 50% mas dinero de lo que habian ofrecido cuando no estaba representada por The Greenspan Co. /Adjusters International. Todos fueron profesional y puntual. Estamos encantados de servir como una referencia para los clientes futuros que puede estar contemplando contrar sus servicios El costo de sus servicios es minuscuro en comparacion con los resultados. Ustedes hizeron frente a nuestra reclamacion de seguro y salimos recuperando mas dinero de lo que pensabamos. Una vez mas, gracias por todos sus esfuerzos."

Roselia Pineda

"Like many people that believe their house insurance will be there for you when you need them, we learned that if you have no experience filing claims, the insurance company will give you whatever is best for them not for you! The Greenspan Co. / Adjusters International was able to maximize every dollar in the loss recovery. We know that we would have not been able to recuperate as much as you did. Without our help, the insurance company would have given us what they pleased. We are happy we hired your services, especially doing the inventory of the thousands of items that we did not even know we had, with your help the whole process was much easier..."

Juventino Santillan



QUOTES FROM RESIDENTIAL REFERENCES

"It was due to your expertise, dedication, and perseverance that the insurance company had to agree to pay more than \$200,000 above the original offer. We are also convinced that without your help, we would not have been able to receive the maximum compensation for the loss of the contents of our house... We have been deeply impressed by the amount of your detailed correspondence with the insurance company, the number of phone calls, prompt responses to our inquiries, and personal visits involved in this process. Our East Coast friend, a lawyer specializing in insurance cases, who monitored your correspondence with State Farm, told us how much he admired your work and felt that, besides providing technical expertise, it was on a par with the best legal help we could get."

Christina Grof
Stanislav Grof, MD

"At the advice of a friend, I hired a Public Adjuster. I had never heard of such a thing but I will never again go through dealing with an insurance company without one. They are your advocate when dealing with the insurance company and they doubled our award. Doubled! (At a cost of 10%)...So I am telling everyone I know, if you ever have a fire, a flood, hurricane damage, earthquake damage...whatever...Get a public adjustor and I could not recommend a better one than Greenspan Adjusters International.."

Steve Bluestein

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

Karen Marshall

"You helped me increase the settlement from Farmers Insurance by 50% on both my building and personal property claim. I have no doubt we would have been overwhelmed if we had to deal with Farmers on our own. The Farmers adjuster did not have our best interest in mind."

Thomas & Ana Downie

"From our initial meeting, I knew that with your knowledge and tenacity you would achieve results beyond what I could have done on my own. With your expertise and diligence you were able to negotiate an outstanding settlement on my behalf. I am quite satisfied in the professional and expeditious way in which you settled my claim. Your service has greatly exceeded my expectations."

Adam Barker



Using A Professional vs. Adjusting Your Own Loss

	THE GREENSPAN CO./ ADJUSTERS INTERNATIONAL	YOURSELF
<i>EXPERIENCE</i>	<ul style="list-style-type: none"> Adjusting property losses since 1947. Have settled thousands of claims for satisfied clients Experts in-house for all disciplines; Building Experts, Inventory Specialists, Accountants, Attorneys and Adjusters Members of NAPIA (National Association of Public Insurance Adjusters, CAPIA (California Association of Public Insurance Adjusters) and other professional organizations Licensed by California, Arizona & Nevada Insurance Departments and bonded Members of the Better Business Bureau Theoretical knowledge and practical knowledge of insurance policies, policy interpretation and application 	<ul style="list-style-type: none"> Probably first and only loss
<i>INVENTORY</i>	<ul style="list-style-type: none"> Staff inventory experts prepare personal property claim Training assures nothing will be missed Extensive database of previous inventories to draw upon Knowledge of replacement costs & depreciation factors from handling thousands of claims Expertise in evaluating personal property & recognizing what can and should be repaired vs. replaced Familiarity with fine arts, antiques, unique items, collectibles, etc. Proactive instead of reactive 	<ul style="list-style-type: none"> Little or no experience in preparing inventory... likely to miss items that should be claimed Emotional "tie-ins" to personal property makes task difficult if not impossible Must rely on insurance company Restoration companies frequently attempt to repair items that should be replaced.... possibly limiting available funds to replace property Reactive instead of proactive
<i>BUILDING SCOPE</i>	<ul style="list-style-type: none"> We dictate scope Fire repair is different than new construction. We have handled thousands of fire claims Familiar with insurance company adjuster, contractors & estimators Extensive database of previous claim & estimates to draw upon enabling us to control the adjustment process Proactive instead of reactive 	<ul style="list-style-type: none"> The insurance company determines scope and chooses Contractor to bid Insurance company controls process... protecting their own interests Little or no experience in fire repairs Not likely to know the basis of preparing a scope/estimate for settlement Reactive instead of proactive
<i>CONTROL OF ADJUSTMENT</i>	<ul style="list-style-type: none"> We dictate the manner and method of the adjustment process Experienced in how to move the settlement to conclusion Proactive instead of reactive 	<ul style="list-style-type: none"> Manner and method of the adjustment process will be dictated by the insurance company Most likely reactive rather than proactive
<i>COST</i>	<ul style="list-style-type: none"> Percentage of settlement Incentive to maximize recovery 	<ul style="list-style-type: none"> Likely smaller recovery Monetary loss from missed work
<i>SPEED</i>	<ul style="list-style-type: none"> Incentive to expedite settlement 	<ul style="list-style-type: none"> Emotional incentive to settle quickly can hurt and/or lessen your recovery
<i>CONTROL OF SETTLEMENT</i>	<ul style="list-style-type: none"> <u>You have final say</u> 	<ul style="list-style-type: none"> <u>You have final say</u>

What to **ASK** before hiring a Public Adjuster

Most people never meet a public adjuster - until a disaster strikes. We recommend getting answers to these key questions before you hire.

Do they have references? Any legitimate firm should be able to provide references and recommendation letters from a wide variety of clients. Make a few phone calls to the references provided. (Our references are available upon request, and on our website).

Is the company registered with the National Association of Public Insurance Adjusters (NAPIA)? NAPIA sets the professional standards for the industry. Visit www.napia.com to look for a reliable firm.

Do they have proof of Errors & Omissions insurance? Professional adjusters should carry this insurance, which protects you in the event that the public adjuster makes a mistake that costs you money.

Do they have a website? Do they offer the services you're seeking? How long have they been in business? Do they have experience adjusting your type of claim?
(Our website is www.greenspan-ai.com)

Do they have on-staff a CPA forensic accountant? Or do they contract these important services out? This shows the depth of their staffing expertise which is especially important if you have a Business Interruption claim.

Do they use their own staff construction cost-estimators? Or do they rely on contractors? This shows the depth of their staffing expertise and demonstrates their unwillingness to allow their clients to be subject to the timing and uncertainties of competitive bidding.

Do they use their own inventory experts? Or do they contract this out? Besides reflecting depth of expertise, in-house inventory experts have volumes of data to best advocate for you!

How long have they've been in business?
Our firm is proud of its long-standing presence in the local community in addition to its position as a national leader among public adjusting firms.



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

800-248-3888

www.greenspan-ai.com

Headquarters: 400 Oyster Point Blvd. South San Francisco, CA

California Department of Insurance License Number: 2E11301

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Angora fire notes

Arson victim: Hardest time yet to come

William Ferchland,
wferchland@tahoe-dailytribune.com
June 30, 2007

Lori London has some advice for people who lost their homes in the Angora fire.

London has been there. In August 2006, London, a criminal defense attorney, lost her home from an unknown arsonist. No one was at the Tahoe Paradise home when the fire erupted at night.

A truck crashed into a U-Haul near the "Y" on Friday morning after the driver fell asleep at the wheel. / Photos by Ryan Salm / Sierra Sun



"The hardest time emotionally is probably yet to come only because you know things aren't all that important, but they do sort of define who you are," London said.

She referred to a comfortable couch and the smell of a home.

"I think Christmas will be very hard for these people," she said.

On the upside, life does go on and possessions are replaceable, unlike family members, London said. She said hiring a private adjuster was one of the best moves she made.

Although the insurance company adjuster was sympathetic, profits are on their mind, London said. The private adjuster provided value to clothing, home improvements and even a second coat of paint, London said.



Nik and Willie's Pizza sits in shock after the incident.

"They totally got me much more money than the insurance company was willing to give me," she said.

London said she would be open to speak with anyone on the process of rebuilding a home after a fire. The building of her new home has already begun.

Lori London can be reached at (530) 544-2509



This story is taken from [Sacbee](#) / [Business](#).

Ordeal of rebuilding

Homeowners, insurers face costly accounting process

By Gilbert Chan - Bee Staff Writer

Published 12:00 am PDT Sunday, July 1, 2007

Jerry Rothgeb couldn't believe the response after submitting an insurance claim for sewing materials destroyed after a wildfire turned his Loomis home into a pile of charred rubble.

His carrier wanted to know what color thread was on the spool and how much thread was left on each one.

Rebecca Houston did a double-take after her insurer asked how much paprika was left in a spice jar before a Los Angeles-area inferno destroyed her cabin.

"It's horrible when you lose everything," said Rothgeb, a custom home builder. "It's very difficult -- the whole settlement process. It's an adversarial relationship."

Now done with the unenviable task, Rothgeb, Houston and other past wildfire victims painted a picture of what lies ahead for those in South Lake Tahoe who lost homes last week in the Angora fire.

The picture serves as a warning to all homeowners. As emotionally devastating as it is to lose a residence or to walk in its charred remains, survivors will plumb the depths of their energy, emotions and resources on the impending journey, say those who have lived through it.

It can take years to rebuild lives and homes.

"The emotional toll is strong. It's really hard to make decisions," said Rothgeb, who lost a barn, cottage and his 4,580-square-foot home in a 500-acre wildfire in south Placer County five years ago.

Consumer activists warn Tahoe homeowners to brace for a sometimes contentious claims process. One of the worst wildfires to strike the popular Tahoe resort community, the Angora blaze destroyed more than 250 homes and caused more than \$140 million in property damage.

Insurance companies spent the week handling numerous claims and issuing emergency checks for policyholders to buy clothing and food and find temporary housing.

"This is going to be a very difficult time for the people affected by the fire," said Roger Wildermuth, a spokesman for USAA insurance. "We'll be there to work through this process with them as quickly as possible."

While insurers are quick to provide customers with temporary housing, living expenses and other emergency needs, past wildfire victims said that the relationship becomes less accommodating as the focus turns to replacing the personal items and rebuilding the house.

"Initially, they're very friendly and right there. You have to take that with a grain of salt," said Nancy Kessler, who lost her 1,400-square-foot home in the 1991 Oakland Hills fire, which leveled 3,200 structures, killed 25 people and cost insurers \$1.7 billion.

"Everyone up here has to fight with their insurance companies to get reasonable settlements," Kessler said. "It took us a year. You're so wiped out just dealing with everything."

While every case is different, contentious disputes commonly surface with more complex claims, especially those involving older buildings and custom homes with unique architecture, special building materials or other unusual features.

If there are no building plans available, homeowners are left scrambling to create the designs anew. Insurers, too, come up with their own numbers and computer-generated construction drawings.

At the same time, homeowners face the mind-numbing job of compiling an exhaustive inventory list of every item in the house -- from the large pricey big-screen television system to the small inexpensive toothbrush.

Insurers will want detail as well, from the number of spoons in the kitchen drawer to the appraisal of grandma's gold pendant. Were the jeans Levi's or Wrangler? How old were the drapes? Were the ceiling beams 6 by 12 inches or 8 by 14 inches? Without receipts or other documents, consumers must justify the value and ownership of each item.

"Every penny counts. Most people have 15,000 items of less than \$2 (value)," said Houston, a Pasadena writer and former television producer in Sacramento. Her cabin was among some 400 homes wiped out in an October 2003 wildfire in the San Bernardino Mountains.

Houston, who spent a year negotiating with her insurer, compiled her inventory list by mentally going through each room, trying to visualize every spatula, bandage, book or piece of jewelry she owned. She asked friends and relatives to look for any photographs showing the interior or exterior of her home.

Houston took her time working up her lists. "The insurance company will pressure you (to settle). They are trying to keep their losses at a minimum," she said.

In the end, Houston and others say, homeowners often are surprised to learn their claims exceeded the financial limits in the insurance policy.

Amy Bach, a consumer activist and co-founder of United Policyholders in San Francisco, said it is more common than one would expect to find that a homeowner is underinsured for either living expenses, rebuilding or personal items.

"We call it a plague. Every single disaster we have worked on in the last 16 years, almost everybody that had a total loss has been underinsured in at least one category," Bach said.

The blame, experts say, rests upon everyone: Cost-conscious consumers try to keep premiums down and skimp on coverage. Agents press to close sales, and insurers watch their bottom lines. Shareholders pressure the companies to grow profits.

"When people buy insurance, they look for the lowest price or the brand name. They don't really understand their contract," said Martin Grace, an insurance expert at Georgia State University in Atlanta. "They don't really think about it (coverage) until something happens."

In a recent survey by the National Association of Insurance Commissioners, roughly 10 percent of homeowners didn't know what insurance coverage they had.

Years ago, insurers touted policies that guaranteed full replacement of destroyed homes no matter the cost. But the costly Oakland Hills disaster prompted insurers to revamp homeowner policies. Since 1990, wildfires have cost California insurers more than \$4.7 billion in losses.

Today, the most common policy covers replacement and repairs up to a set dollar limit with an additional percentage paid above the cap, often 20 percent to 50 percent.

Insurers, consumer groups say, are scrutinizing claims more closely, reviewing requests with policyholders line by line in some cases.

"Companies have a responsibility to treat their customers fairly," said Sam Sorich, president of the Association of California Insurance Companies. "At the same time, some people will try to take advantage of the situation. Companies have a responsibility (to verify) what is being requested by the customer is legitimate."

Gordon Scott, president of San Francisco-based Greenspan Co./Adjusters International, agreed that the insurer has the right to question claims. But the process can wear down homeowners already under stress.

"On major losses, you have significant financial negotiations. They (insurers) have to be convinced on what they owe. It can become contentious," said Scott, whose company represents consumers on insurance claims.

Like any negotiations, the insurer's initial offer often comes in lower than expected, consumers say.

Houston recalled a neighbor who received an offer based on construction estimates for building plans that left out all the windows and doors.

"It's a multibillion-dollar business," she said. "It's part of a game."

Rothgeb hired a consultant and an attorney to help him negotiate with his carrier. But after 2 1/2 years of constant meetings and living in a mobile home, he called it quits, agreeing to settle for 10 percent to 15 percent less than what he sought. He is now rebuilding his cottage but has put off rebuilding his home.

His advice to Angora fire victims: "Get as much as you can as soon as you can. Then go on."

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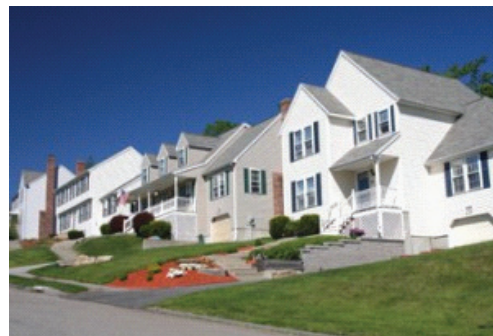
RESIDENTIAL CLAIMS

You just suffered serious damage to your home and you are wondering what to do next. You call your insurance company and wait for an adjuster to come out hoping they will have your best interests at heart. After all, they accepted your premium for years in a very nice way. Now you expect that they will “do the right thing”.

You will soon discover that you’ve moved from the asset side of your insurance company’s ledger (you paying your premiums on time) to the liability side of their ledger (they need to pay you for your damages). Often, the money they owe you now will far exceed any premium payment you paid or would pay in the future.

Knowing everything you possibly can about the “fine print” of your insurance policy before you have any substantive dialogue with your insurer is an absolute necessity. Know what you are covered for and how to claim it. What you say to your insurance company’s adjuster and how you say it can make a dramatic difference in how much you get paid. The more you know, the better the results.

Review the bullet points below. Make sure you fully understand the meaning of each one before you move forward. Feel free to reach out to us for a no-cost discussion of your claim.



General

- How much time over the next several months will you need to put aside to handle your claim properly? How will all those hours affect your family? Your job?
- What is your broker/agent’s role?
 - Will he/she be adjusting the claim?
 - How many claims has he/she handled?
 - Will his/her role be active or passive?
 - When faced with supporting your position or the insurance company’s, where will he/she stand?
- What is the emotional investment that you will need to commit to the process?
- Can you get paid for your time?
- Are you entitled to an advance from the insurance company? What is reasonable?
- Know what these forms/practices are and what their request/issuance is telegraphing:
 - Request for a Proof of Loss.
 - Reservation of Rights letter
 - Request for an Examination Under Oath.

Structure

- The insurance company’s preferred vendor. What does that really mean? Who is this vendor working for, really?
- Contractors tell you they can do what public adjusters can do. Can they really? What is their background and education in insurance? Are they bonded? In many states, like California, it’s even against the law!
- What is the insurance company’s motivation in preparing a reconstruction estimate for you?
 - The policy says it’s your responsibility. Why are they willing to do it? How do they benefit?
- What is the difference between functional replacement and true replacement? Should you care? Why?
- How is actual cash value determined?
- Can you do the repairs yourself?
 - Are you entitled to the profit that a contractor would typically charge?
 - Are you entitled to the overhead that a contractor would typically charge?
- Replacing your home versus cashing out. What are the benefits? The pitfalls?
- Do you have to replace on the same site? Can you buy or build elsewhere?
- Can you collect code coverage allowances if you build elsewhere?
- How quickly can you get started rebuilding?



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Personal Property

- Do you need asbestos and lead testing before handling personal property? Will your policy pay for the testing? The cleanup?
- What is the insurance company's motivation in preparing an inventory for you?
 - The policy says it's your responsibility. Why are they willing to do it? How do they benefit?
- Should you let the cleaning company take all your stuff and clean it?
 - Can you cash out on some of it?
 - Can you get paid to clean it yourself?
 - Can you ask them to just hold it and estimate the cost to clean and then decide?
- Know your limits! If you suffer extensive damages, be aware that cleaning companies usually get paid off the top and are protected based on the agreement that you sign (it's in the fine print). You may end up paying them large fees to clean items you might otherwise discard. If you are marginally or under insured, it may come out of your pocket and reduce the amount of money you have to replace your necessary personal property.
- What happens to the items that don't get cleaned to your satisfaction? Who pays for the cleaning? This is especially important if there is insufficient insurance.
- Who decides what to try to clean? Do you have a say in the matter?
- Typical residential inventories are 3,000 to 10,000 items. They need to have ages, source documents to support replacement prices, and condition coding to secure settlement. What is the time commitment necessary to prepare your inventory? How will affect your family's lives?
- All items will be depreciated prior to initial payment. How is depreciation determined? Where does the insurance company get its schedule? Can you challenge their schedule? How?
- Losing your diamond ring versus losing a stone from your diamond ring: Are they both covered?
- Marijuana. A crime? Or personal property?
- Lease to own strategy. Pros and cons.
- Distinguishing between business personal property and personal property. One is usually not covered!
- Can you get paid for a personal shopper? An interior decorator?

Additional Living Expenses (ALE)

- What is comparable?
- What if comparable is not available?
- What if you're willing to live "smaller?" Do you get anything?
- What is a reasonable period of time for the insurance company to pay for you to rent a home?
- Should you get paid for your gas if you want to go shopping in your old neighborhood? Go to your old dry cleaner?
- What is considered a permanent purchase/replacement of a personal property item and what is considered temporary and therefore covered under ALE?
- Can you get paid to live with other family members in their home?
- Can you get paid to live in a vacation home or rental home you own?

For decades, homeowners facing property damage have turned to **The Greenspan Co./Adjusters International** to help them rebuild their lives. As public adjusters, we work for you, advocating on your behalf, and never for insurance companies.

Would you go to court without a lawyer? Or run a business without an accountant? Recovering from a disaster can be difficult and overwhelming. Add to this a complex insurance policy with vague language, coverage questions, and the need to prove every detail of your loss to the insurance company. It soon becomes clear that you could use experts at your side. Public adjusters are the only category of insurance adjuster who work exclusively for you, the policyholder. It's important to be educated before engaging with your insurance company or any vendors sent by them. With a staff that includes licensed public adjusters, building estimators, inventory specialists, and attorneys, we have the resources and expertise to help you get everything you are owed under the terms of your insurance policy. We bring local knowledge and a strong commitment to personalized client service to each and every property insurance claim.

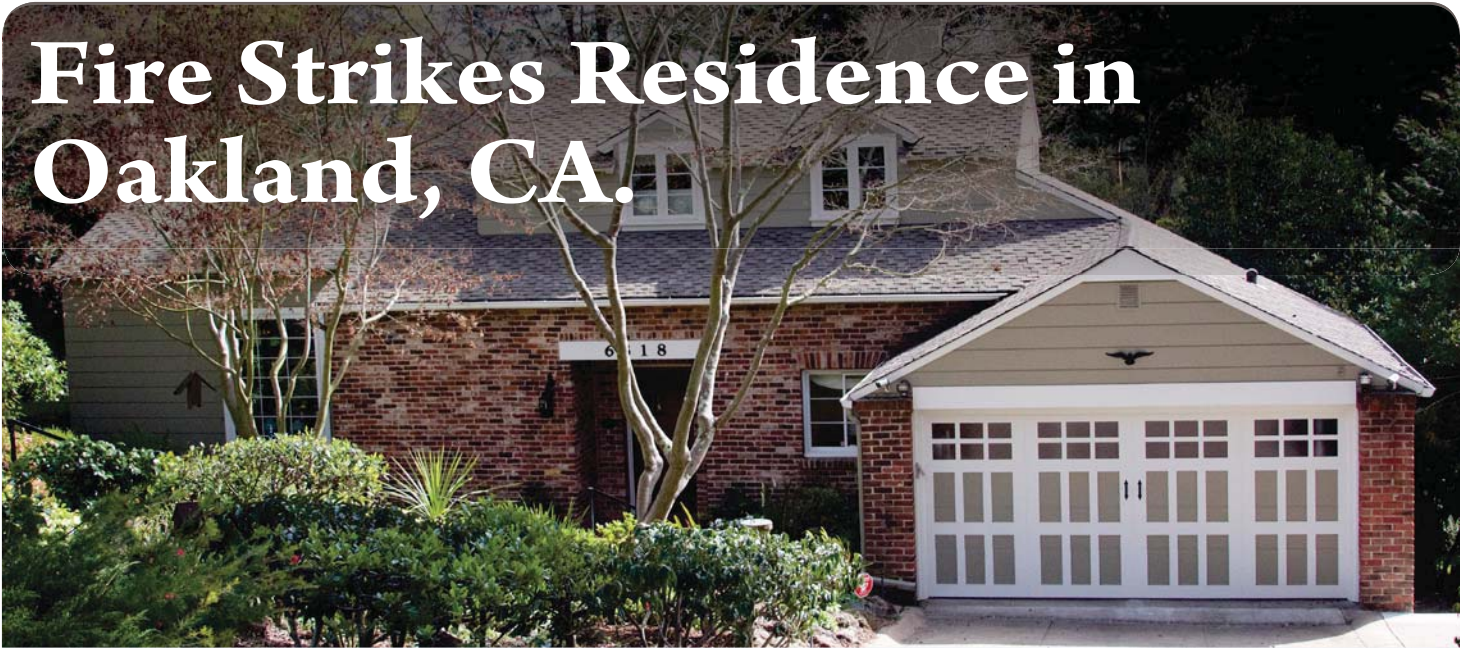
Our references list boasts over one thousand residential references. Take the time to meet with us for an informational dialogue about your claim before you meet with your insurance company. And after you meet with them, you can decide what's best for you.



800.248.3888

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Fire Strikes Residence in Oakland, CA.



Assessment Leads Lawyer to Seek Assistance

It was late winter when a fire broke out at Charles Loughran's 75-year-old home in Oakland, CA. As a lawyer, Loughran spent his career negotiating, but was somewhat at a loss as to what to do when his insurance company presented him with an offer to settle the damages to his home. The Xactimate estimate they presented to him appeared insufficient to rebuild. So, nearly three months after the fire, he reached out to The Greenspan Co./Adjusters International for help.

Issues:

- According to the bids of three contractors, the Xactimate estimate of \$440,000 was significantly lower than the amount needed to rebuild the home. Was the estimate provided by Farmers an accurate representation of the damages?
- 90 days had passed since the incident. If the estimates proved to be inaccurate, what steps needed to be taken to ensure the proper amount was reimbursed?
- The house was 75 years old. Additions and adjustments were needed to make sure the building met today's building code standards. Were these properly included in the estimate? Did the estimates substitute functional materials for original materials, frequently not as readily available today?

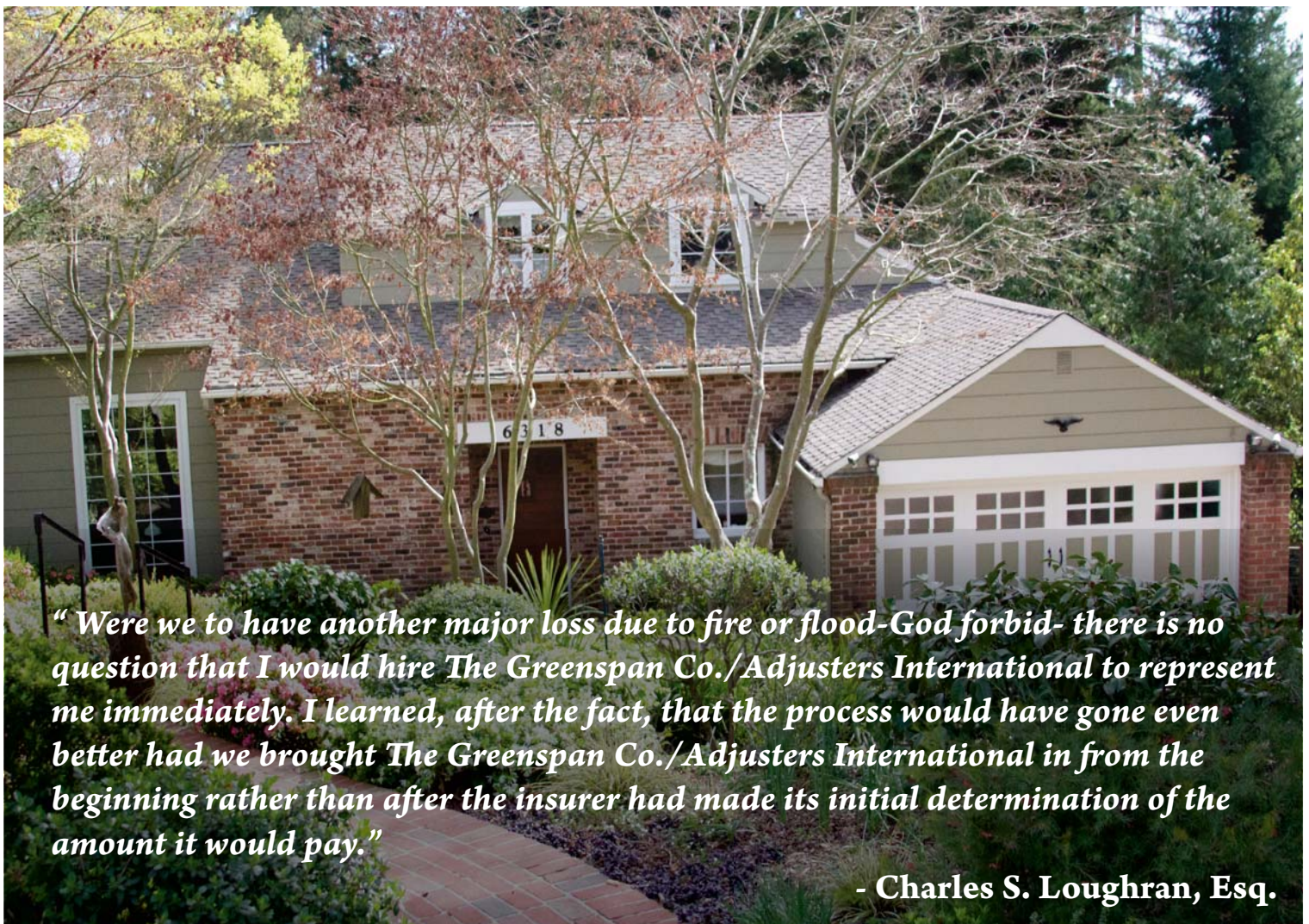


Strategies for resolution:

- Using their own team of specialists, engineers, and contractors, The Greenspan Co./Adjusters International team compiled an estimate and as a result concluded that the estimate of damages was significantly higher than what Farmers proposed - nearly 50% more. In order to support this analysis, they included the expert opinions of the Loughran's own architect and contractor.
- The Greenspan Co./Adjusters International secured sub bids to support its position, presenting these to Farmers with its estimate. Through negotiations and persistence on the part of The Greenspan Co./Adjusters International team, Farmers acquiesced to the new bids as the actual replacement cost, increasing replacement cost from the initial \$440,000 to \$680,000.
- The Greenspan Co./ Adjusters International team determined that code upgrades were not included in the initial Farmers assessment of the damage. To bring the building up to today's safety standards would result in a \$100,000 increase. In addition, three steel windows were damaged in the kitchen during the fire. Initially Farmers provided minimal funding for replacement, using stock window pricing. After consulting specialists, it was concluded that the windows needed to be custom made. Since these windows were throughout the house, it was argued that all of the home's windows needed replacement so that they would all match as they did before the fire. This resulted in an additional \$50,000 payment to the Loughrans.

Conclusion:

The Greenspan Co./Adjusters International was able to determine the initial estimate for repairs was inaccurate, and secure an appropriate settlement for the Loughrans, almost doubling the initial offer of \$440,000 to \$830,000.



"Were we to have another major loss due to fire or flood-God forbid- there is no question that I would hire The Greenspan Co./Adjusters International to represent me immediately. I learned, after the fact, that the process would have gone even better had we brought The Greenspan Co./Adjusters International in from the beginning rather than after the insurer had made its initial determination of the amount it would pay."

- Charles S. Loughran, Esq.

Historic Home Complete Loss

location in 1989 by Mr. Lofquist. There he had the foundation, framing and electrical brought up to current building codes. At the time of the fire, ten months into a major renovation that would render the house a jewel of restored historical homes in California, the beautiful home was ninety-percent completed and just weeks away from being completed.

A springtime lightning strike severely damaged an historic home built in 1869 and owned by Alden Lofquist, an electrical engineer working in the Silicon Valley. The home was originally built in San Ramon, CA and belonged to one of Alamo's original residents. The historic building was moved from its previous location and transported to its current



Original building in San Ramon. Photo circa 1897.



Historical home under renovation.

Issues:

- **Dwelling:**

The adjuster for the insurance company felt the house was repairable. He secured an estimate and issued a check for repairs in the amount of \$340,109. The home was still standing, and from the outside it appeared repairable. What was the true extent of damage? If the home was not repairable, what would it take to present a case for changing the insurance company's position?

- **Personal Property:**

In pricing the Lofquist's personal property, the insurance company used a program that priced the contents using a computer program that assigned values to all of their personal property. The settlement proposed by the insurance company of \$43,000 would not come close to replacing the high-end belongings that the Lofquists owned. How would the The Greenspan Co./Adjusters International team convince the insurance company to more correctly value the personal property?

Strategies for Resolution:

Dwelling:

The challenge was to change the mindset of the insurance company. Since The Greenspan Co./Adjusters International team was not involved from the beginning, which would have been preferable, the task would prove to be more difficult. The team met to discuss possible strategies and decided to focus on the foundation. If it could be demonstrated that the foundation was damaged, the cost to repair the house would be excessive. And since the insurance company had done no analysis of the foundation, it was an area that could cause a change in thinking without losing face. The Greenspan Co./Adjusters International retained a construction consultant who assisted the team in inspecting the crawl space and the foundation of the home. Some of the damage to the crawl space and foundation, it was noted, was caused by the fire. As such, the foundation would need to be replaced and brought up to code. This effectively made the house a total loss regardless of appearance to the contrary. Once it was agreed that the house was a constructive total loss, a firm that specializes in appraising historical homes was brought in to determine the value of the home. Since the appraised value exceeded the \$1 million dollar policy limit, the insurance company agreed to pay the limits, almost three times their original offer.

Personal Property:

The Greenspan Co./Adjusters International brought in its personal property team. They were able to identify, through receipts and spending patterns, that the pricing structure used by the insurance company was incorrect and needed major changes. In addition, the team identified a large quantity of items missed or overlooked by the insurance company. As such, when the negotiations were complete, the personal property payment was \$230,000 or almost six-times the insurance company's original offer to the Lofquists.

“ You, Heather, and the rest of the team at The Greenspan Co./Adjusters International were able to secure a final settlement over 3x the size of the insurance company's original offer and did so with a greatly reduced investment of my time - not that I would have known how to respond to the insurance company. ”

- Alden Lofquist

Conclusion:

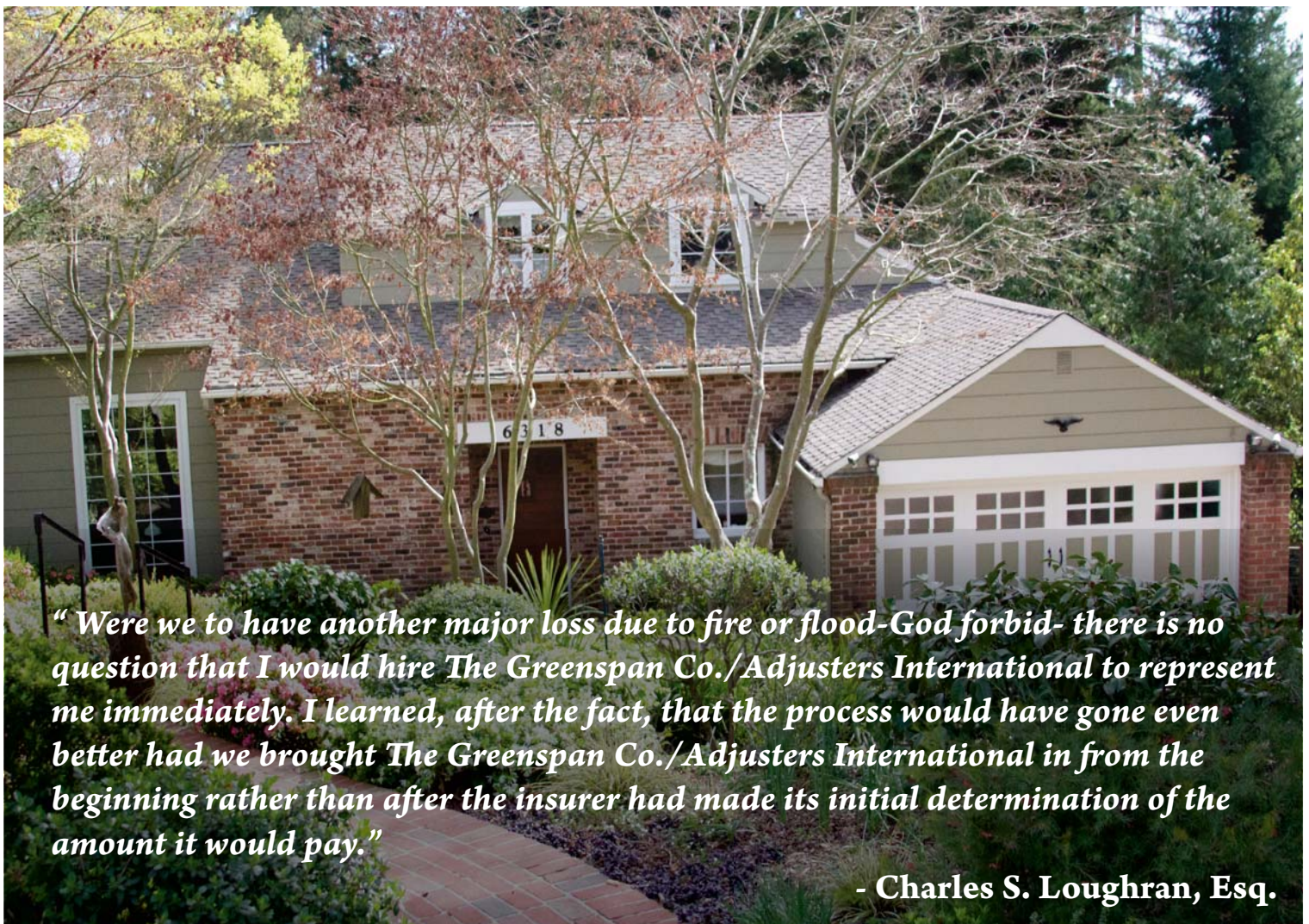
Before The Greenspan Co./Adjusters International was retained, the Lofquists were offered \$383,842. With the retention and help of The Greenspan Co./Adjusters International, the Lofquist's claim was eventually settled for over \$1,300,000, or over three-times more than the insurance company had originally offered.

Strategies for resolution:

- Using their own team of specialists, engineers, and contractors, The Greenspan Co./Adjusters International team compiled an estimate and as a result concluded that the estimate of damages was significantly higher than what Farmers proposed - nearly 50% more. In order to support this analysis, they included the expert opinions of the Loughran's own architect and contractor.
- The Greenspan Co./Adjusters International secured sub bids to support its position, presenting these to Farmers with its estimate. Through negotiations and persistence on the part of The Greenspan Co./Adjusters International team, Farmers acquiesced to the new bids as the actual replacement cost, increasing replacement cost from the initial \$440,000 to \$680,000.
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The Greenspan Co./Adjusters International was able to determine the initial estimate for repairs was inaccurate, and secure an appropriate settlement for the Loughrans, almost doubling the initial offer of \$440,000 to \$830,000.



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- Charles S. Loughran, Esq.

Vacation Home Complete Loss Only Memories Remain



The Davis' home before the fire.

An October fire in Tumalo, Oregon engulfed a vacation home owned by the Davis family. The blaze leveled the structure to its foundation leaving only the brick chimney standing. Mike Davis, a dentist, and Gail Davis, the Executive Director of an arts-in-education organization, had vacationed to the Tumalo home for years, and the home had been in the family for over three decades. Only memories of the home were left. The 3,500 square foot home was considered a total loss.

Issues:

The Davis family had coverage on both their primary dwelling in Portland as well as their vacation home in Tumalo. Both homes were insured by Fireman's Fund and both covered their property worldwide without location limitations. However, Fireman's Fund took the position that they would not allow the Davis' to combine the coverages. What would The Greenspan Co./Adjusters International have to do to convince Fireman's Fund to change their stance?

Fireman's Fund refused to pay living allowances for the family. Was that a correct application of the policy provisions?

At the time of the fire, Gail, a talented artist, had an extensive personal art collection in the home. The settlement proposed by Fireman's Fund would not be near enough to replace the impressive body of work. How could The Greenspan Co./Adjusters International get Fireman's Fund to more accurately assess the value of Gail's artwork and the family's personal belongings?



The Davis' home after the fire.

"The Greenspan Co./Adjusters International was amazing. I don't know what I would have done without their assistance, guidance, and knowledge. Who offers the best service when it comes to professional loss consulting? The Greenspan Co./Adjusters International, hands down."

- Gail Davis



The Davis' home under renovation.

Strategies For Resolution:

The Davis family had insured both of their homes with Fireman's Fund; the main dwelling with a \$750,000 property limit and the vacation home with \$500,000. It is common in instances of property loss to extend a percentage of coverage from the main dwelling to the vacation home, but Fireman's Fund would not allow an extension. The Greenspan Co./Adjusters International reviewed the policy and found no mention of limiting the extra coverage to the vacation home. In the end, Fireman's Fund was persuaded to apply the higher personal property limit from the main dwelling to the vacation home.

The first steps taken by The Greenspan Co./Adjusters International to address the insufficient personal property offer from Fireman's Fund was to assemble a personal property team. Fireman's Fund had overlooked many of the items in the house, including the large collection of expensive and irreplaceable artwork. The Greenspan Co./Adjusters International's in-house inventory specialist was able to search through receipts, artwork appraisals, and photos to persuade the insurance company to increase their personal property offer to \$520,000, almost double the original amount.

To prove that the Davis family was owed additional living expenses, The Greenspan Co./Adjusters International had to first change the insurance company's mindset. Fireman's Fund refused to pay for living expenses given that the loss was to the family's vacation home. The Greenspan Co./Adjusters International proved that the Davis family's standard of living included having a vacation home to visit at their convenience. The Davis family spent a significant portion of the year at the vacation home, and The Greenspan Co./Adjusters International was able to demonstrate to Fireman's Fund that the family was owed additional compensation for their loss. Fireman's Fund eventually paid an additional \$30,000 in living expenses to rent a vacation property for the Family.

"There are times when out of the ashes of a tragedy, comes a shining light... that's how both Mike and I feel about the Tumalo house. The wonderful memories are still there, but now we can build on those with our family in more comfort, to say the least.

You are responsible for guiding us through a terrible process working for almost a year negotiating with what is supposed to be an insurance company that is on our side... boy did we learn a lot. I tell all my friends that if they ever have a fire to call on you for help."

- Gail Davis

Conclusion:

Before The Greenspan Co./Adjusters International was retained, the Davis family was offered \$350,000. With the addition of Adjusters International to the Davis family's team, they were offered \$1,400,000, which is four-times more than what Fireman's Fund originally offered.

Fire Strikes Residence in Oakland, CA.



Assesment Leads Lawyer to Seek Assistance

It was late winter when a fire broke out at Charles Loughran's 75-year-old home in Oakland, CA. As a lawyer, Loughran spent his career negotiating, but was somewhat at a loss as to what to do when his insurance company presented him with an offer to settle the damages to his home. The Xactimate estimate they presented to him appeared insufficient to rebuild. So, nearly three months after the fire, he reached out to The Greenspan Co./Adjusters International for help.

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Why I Stopped Working For Insurance Companies...

And Became A Public Adjuster

Many of the adjusters at The Greenspan Co./Adjusters International came from insurance companies. They are intimately familiar with insurance company practices and policies. Why I Stopped Working For Insurance Companies... And Became A Public Adjuster represents the sentiments of our adjusters who once worked for insurance companies. These men and women worked for Allstate, Farmers, Kemper, Travelers, State Farm, The Hartford, Home Insurance, USAA, Liberty Mutual North American, Toplis & Harding, One Beacon, & Safeco, just to name a few.

Their stories provide insight into the attitudes and inner workings of insurance companies' claims departments of which most are unaware. Their knowledge can help you better understand and prepare for the process that lies ahead.

You might wish to ask just this one question:

"Who has my
best interests at
heart?"



Gary Johnson

gary@greenspan-ai.com

I went to work as an independent insurance adjuster with Toplis and Harding straight out of college. I saw the way the insurance companies treated their customers and the way they used adjusters to do it.

As a public adjuster, I get the opportunity to give people the benefit of my years of experience and my knowledge of both the insurance policy and the insurance company. I use that knowledge in order to see to it that my clients—the insureds—get a fair, professional and equitable settlement and get it in a timely manner.



Paul Migdal

paul@greenspan-ai.com

I began my career in the insurance world as a lawyer whose firm represented insurance companies in first party coverage defense situations. This was my professional life for over a quarter century. Insureds were my adversaries.

Thirteen years ago, The Greenspan Co./ Adjusters International invited me to join their team as an adjuster allowing me to use the knowledge and skills I had honed as a lawyer to benefit their clients.

Working for one client, the insured, I use my abilities and my experience to make the insurance companies do what they are obligated to do by their own policies. This is the great joy and benefit of working as a public adjuster.



Masood Khan

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For thirteen years I worked for insurance companies—first as an adjuster, then as an attorney.

I became a public adjuster in 2005. The work appeals to my sense of fair play, of giving aid where aid is needed and of helping the “little guy.” No matter how big an insured may be, she/he is often over-matched by the “behemoth insurance company” who disregards its customers’ interests and only looks to the bottom line.

My job is to level the playing field by providing expert assistance in the processing of a claim in order to see that the insured gets a fair deal.



Joshua Scott

josh@greenspan-ai.com

I began my career as an insurance adjuster with The Travelers.

I was told from the outset that an adjuster could “always say no and then say yes later; that it didn’t matter how long the insured had been a client of the company or how much they had paid or were paying in premiums.”

As a public adjuster, I focus on what is fair to the claimant. My clients are my only concern. I am passionate in defense of their needs as guaranteed by their policies. I see my job as one where I hold the insurance company accountable for its policies, where through my expertise I am able to make the insurance company make good on its promises. I am there to get my clients what they are entitled to, what they have paid for, and equally, to make the process as painless as possible in often painful circumstances.



Dudley Gaouette

dudley@greenspan-ai.com

I spent 17 years in the insurance world as a lawyer with an emphasis in insurance defense, litigation and real property. This allowed me the opportunity to gain an extensive understanding of insurance policy analysis and interpretation.

Working as a public adjuster at Adjusters International has offered me the ability to use my insurance background and legal experience to be an effective representative and advocate for policyholders in real property claims against their insurance companies.

I am committed to obtaining results and providing excellence in customer service that gives my clients peace of mind, so they can resume their lives knowing that someone is on their side representing their best interests.



Bruce Tibert

bruce@greenspan-ai.com

I spent thirty years working for insurance companies. I was constantly challenged to not be “an advocate for the insured” by my insurance company clients and to avoid “paying too much.” In the end, we often paid less than the claim was legitimately worth.

Becoming a public adjuster gave me an arena where I could use my expertise to help the insured. I can provide the insured the resources to combat the attitude of the company and the experts they retain. In some respects we (public adjusters) are the police force to help the insured understand their rights, and equally, we are advocates for the insured; experts who will ensure that a claim is paid in the appropriate amount and paid in a timely manner.



Clay Gibson

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I spent sixteen years working for State Farm and AAA. I dealt with the delicate balancing act between the financial interests of the company and the needs of the insured. That balance was to pay as much as was necessary to avoid getting sued. In the end everyone was unhappy, most particularly the insured.

It was emotionally exhausting to always have unhappy claimants. So I looked for a better way to use my skills and experience to represent the interests of the insured. At The Greenspan Co./Adjusters International I have one focus, the client. It is really refreshing to assist people in getting what they are entitled in a time of need rather than trying to save an insurance company money. I can give top-notch service in the interest of getting the customer what they deserve, under the terms of the policy. At the end of the day, I do better work for my client. I enjoy the results and I look forward to doing it again the next day.



Randell Gower

randell@greenspan-ai.com

As an insurance company adjuster, I had been trained to see things only from the perspective of the company, not from the needs of the insured. Good practices for the insurance company are not to the benefit of the insured.

I always say, "Thank heavens for insurance and thank heavens we, public adjusters, are there to make the insurance companies do right by the insured!" I am in my eighth year as a public adjuster. I feel like I am the "White Knight," like I am always the "good guy;" someone who does everything he can for the insured under the terms of the policy. If I can't do it, it's because the policy won't allow it! It is a very satisfying feeling to be on the right side; on the side of the insured.



Eric Metz

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I worked with Allstate and Farmers as a large loss claims adjuster for nine years. I was taught to look after the company at the expense of the insured. This led to the least amount paid to the insured.

Adjusters were taught not to think independently, that their next salary increase depended on their ability to cut costs. My own disillusionment increased with the realization that we were dealing with people's lives, that their futures likely depended on the quality of the settlement. I became embarrassed to be part of such a callous approach to people in need. With The Greenspan Co./Adjusters International, I am an advocate for the insured. My role is to make sure that the promises in the policy are fulfilled; that the insurance company pays what is proper – what is owed. My one client is the insured. My success is based on their satisfaction with the result.



Kenny Taylor

kenny.taylor@greenspan-ai.com

I began my career as a third party administrator for workers compensation claims. I then went to work on life insurance which now provides me with a strong background in understanding the fine language of policies.

In my experience working with public adjusters to settle claims, I discovered that they are truly knowledgeable about the process and the policy. I found them to be good adversaries because they were passionate in defense of their client's needs. I realized that their settlement demands were more equitable than the ones my managers were expecting me to deliver. I was told by every manager I ever worked for at insurance companies to beware of public adjusters, that they were "evil."

Why Hire The Greenspan Co./Adjusters International

Throughout the world, the professional loss consultants of The Greenspan Co./Adjusters International are committed to quality service and to the highest standards of professionalism. In fact, The Greenspan Co./Adjusters International employs more consultants who have earned the professional designation of Senior Professional Public Adjuster (SPPA) or Certified Professional Public Adjuster (CPPA) than any other loss consulting organization.

Allow us to educate you.

Meet with us at no cost or obligation so that we might present a roadmap for recovery. Every participant in the adjustment process has his/her self interest. Now is a good time to talk to someone whose self interest is most closely aligned to yours.



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

11 Myths & Misconceptions

About Public Insurance Adjusters

Public Adjusters represent policyholders and are employed to prepare, present and negotiate losses due to fire and other perils. Public adjusters only handle first party claims. Public adjusting dates back to the early 1900s. In 1951, The National Association of Public Adjusters (NAPIA) was formed to promote understanding, and support efforts to license public adjusters. In 1986, NAPIA created professional certifications for public adjusters, the CPPA and SPPA designations (Certified Professional Public Adjuster and Senior Professional Public Adjuster). Today, 44 states have licensing laws regulating public adjusters. Despite these facts, there are still many misconceptions about public adjusters.

The following describes the more prevalent myths and misconceptions regarding public adjusters. Hopefully, the explanations found inside will go a long way to dispel some of these myths.

The insurance company will pay the same amount regardless of whether a public adjuster is hired.

1 Not True. There is clear evidence that retaining a public adjuster shortly after a loss will generate a settlement far greater than handling a claim without representation.

Most public adjusters claim that their expertise and knowledge of the claims process will minimally increase a settlement by 10%-20% and frequently will increase the settlement by as much as 100%. As a matter of fact, the only study ever conducted, a study commissioned by the Florida State Legislatures Office of Program Policy Analysis and Government Accountability found that Citizens Property Insurance Corporation policyholders received higher compensation on insurance claims when using public insurance adjusters. *

Hiring a public adjuster will delay my claim.

2 Not True. As a matter of fact, hiring a public adjuster frequently will shorten the time it takes to settle a claim as the public adjuster knows how to put appropriate pressure on the insurance company and its representatives.

The only time an insurance company wants to settle quickly is when it has the upper hand and sees an opportunity to settle a claim for less than its full value. Otherwise, it is in the insurance company's best interest to hold onto their money for as long as possible. Because the public adjuster usually works on a contingency basis, it is in his best interest to generate the largest settlement possible as quickly as

Hiring a public adjuster will upset the insurance company.

3 Not True. First and foremost, an insurance company has no feelings.

It is a company. In its promotion and advertising, insurance companies stress that they are like a neighbor. Ad campaigns are effective in suggesting you should have compassion for an insurance company as if it were a 'friend'. Evidence shows overwhelmingly that an insurance company will not think about upsetting you when it denies, delays, or underestimates a claim. Insurance is a business. Your insurance company makes money by saving money on each and every claim.

Hiring a public adjuster will cause the insurance company to cancel my insurance policy.

4 Not True. There is no evidence whatsoever to suggest that any insurance company practices cancelling policies as a result of a claimant hiring a public adjuster.

Public adjusters around the country and the National Association of Public Insurance Adjusters have been sensitive to this issue for years. In most states, cancelling an insurance policy in retaliation for hiring a public adjuster would likely be considered illegal and a violation of the states Unfair Claims Practices Act.

The adjuster for the insurance company says they represent me.

5 Not True. The company adjuster gets paid to represent the insurance company and see to it that wherever possible they save the insurance company money. Their training is geared towards the bottom line, a profit for the insurance company. Some insurance companies even provide incentives to their adjusters to keep claims payments down. The California Disclosure (required by law) says, in part:

*"(2) Company adjusters means the insurance adjusters who are **employees of your insurance company** [emphasis added]. They represent your insurance company and are paid by your insurance company..."*

*"(3) Independent adjusters means the insurance adjusters who are **hired on a contract basis by your insurance company** [emphasis added] to represent the company in the settlement of the claim. They are paid by your insurance company..."*

If I hire a public adjuster I won't have enough money to do my repairs.

6 Not True. As long as you have adequate insurance, a qualified public adjuster will generate a much larger settlement allowing you to do all the repairs necessary usually using the contractor of your choice. See study cited in Misconception #1 above.

Once I hire a public adjuster they can do nothing and still collect their fee.

7 Not True. Public adjusters' agreements are ordinarily bilateral agreements that entitle the public adjuster to be paid provided the public adjuster performs the services as provided in the agreement. Make sure the agreement spells out the services the public adjuster provides. If the public adjuster does nothing, they are in violation of the agreement. Your remedies under these circumstances would be no different than in any other case where someone did not perform under an agreement. To avoid this from happening, it is important to check the references and reputation of anyone you hire. Due diligence at the beginning will save many headaches later on. There are few states, if any, where a public adjuster would have any claim to be paid if they did not do the work.

If I hire a public adjuster I don't want to have an adversarial relationship with the insurance adjuster or the insurance company.

8 You already do. It may not seem that way, but that is precisely how the insurance recovery system is set up. You are on one side and the insurance company is on the other. Your interests and the insurance company's interests are dramatically different. The only one whose interests are aligned with yours is the licensed professional public adjuster.