

## 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

"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 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



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"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

"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

"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

"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

"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



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"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.

"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

"...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

"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

"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.



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"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. Shelver

"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

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

Lori G. London, Attorney at Law

"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



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"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

"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

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

Roe Gruber

"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.

"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

"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



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

Nancy T. Lane

"...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.

"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 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

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

Sydney Kapchan

"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



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"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

"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.



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"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

"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





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"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

"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



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"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 of 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

7/28/2016

