

# FIRESTORM

## Letters of Commendation



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

800.248.3888

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**Hello Big Sur and Highlands neighbors...** we are planning on success and being home soon. However, 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. (As you know... if you are sued and the other party has a lawyer you get yourself a good one or you are toast!) The same is true after a fire. There is a category of a public company called "Public Adjuster". The good ones have LONG term histories of success. The insurance companies assign you an adjuster but THEY WORK FOR THE INSURANCE COMPANY! Your public adjuster works for you and, without ours (and we are very good at detail, records and computer work!) 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. Two examples... we had a custom built Mickey Meunnig house that the insurance company said could be rebuilt at 1/5 per sq ft of what it would actually cost in Big Sur with custom everything and, when we completed the inventory (3600 items down to the last fork and can of beans to some high priced artwork) with them the insurance company fought us every step of the way. The public adjuster did all the paperwork (the final submitted document to the insurance company is more than 7" of stacked paper with small print) and understood the way the insurance company wanted the documents presented and filled out. We hadn't a prayer without them.

So the man to call if you need them is Ken Crown - Cell: 408-858-1685 - Executive Vice President The Greenspan Co. / Adjusters International. He is on the marketing side and a bit of a pit bull but you will love it when he is YOUR pit bull with the insurance company! His professional staff that you work with day to day is amazingly competent, easy to work with and really nice people. When I met Ken he seemed like the dreaded ambulance chasers and I wanted no part of them but we decided to do it based on others superb recommendations and never, never regretted our decision. I am their biggest fan.

Of course you notify your insurance company immediately!!! But, whatever you do, please don't accept any settlement check on the spot from your kind on-site insurance company adjuster... many did on Pfeiffer Ridge as it sounded like a lot of money. Virtually all regretted it in the end.

We could go on and on with advice but I'll stop here. If anyone finds themselves where none of us want to be I recommend the FIRST thing you do is call Ken.

If you have or have the opportunity, take your phone and take a quick photo of every item in your house. Open drawers and take a snapshot, and closets, focus on items on a deck and in a linen closet... just go around and shoot. NOT MOVIES as too hard to work with frame by frame. They are invaluable in creating an inventory and establishing the style, quality and amount of "Stuff" from art to the mundane. We even proved we have over \$12,000 in food and house supplies in the home at all times! With pictures. Put a dvd or ??? of all photos in a safe deposit box or in computer cloud storage... but off site. Or trade with a friend. It will pay off.

Anyway... lets hope none of us need Ken but stash this away somewhere just in case! Either John or I are willing to answer any/all questions if it helps. 831-620-0994

July 12, 2016

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

Dear Gregg,

When we first met with you and your team in September 2015, we were feeling the devastation and pain of losing our home and 15 acres of Sierra beauty to the Butte wildfire. Thanks to you and your competent team, we are not those same people anymore.

As a result of our total policy payoff from AAA earlier this month, we are enjoying a new life - we were able to purchase a dream home on the Central Coast and are continuing the process of replacing furnishings, clothing, electronics, sporting equipment, art collections, etc. Gradually the burden has been lifted and we are feeling peace of mind again.

The day the Butte wildfire started, we were headed to L.A. for a high school reunion with just our suitcases in hand. Little did we know that hours later a fire storm would ignite some 40 miles away and travel to our little town of Mountain Ranch, burning more than 500 homes.

Upon learning the tragic news that our dream home of 20 years had burned to the ground, we met with AAA adjusters where they immediately cut us a check for temporary living expenses. Little did we know it would be an uphill battle from there on out.

Since our home was gone and with no place to live, we were forced to bunk in with our daughter and her family for 2 months, some 60 miles away, while going through the process of assessing the damage and figuring out what to do next. We experienced a feeling of homelessness and grieving set in, similar to losing a loved one.

Bob, a carpenter by trade, designed and built our beautiful home from the ground up in the 90's. It was our respite we enjoyed with friends and family, a peaceful place with breathtaking natural forests, wildlife and lush landscaping nurtured over the years; we still miss walking the many hiking trails, kayaking at nearby lakes and in general experiencing Mother Nature's beauty.

We don't expect to be able to replace the Sierra experience or all the years of collecting works of art and treasures from around the world, antiques, family photos and the like. But we can now look forward to beginning again, enjoying life in this little bit of heaven on the Central Coast of California.

Before hiring The Greenspan Co./Adjusters International, AAA called to take our contents list over the phone..."it should only take an hour" the adjuster assured us. "How is that possible" was my reply, "when we had a 5000 sq ft home full of contents???!!!" At that point we were confident that we definitely needed to hire

The Greenspan Co./Adjusters International and did so that afternoon!

Our peace of mind and sanity was restored once we hired your team of professionals. Eric was instrumental in putting our mind at ease. No longer did we have to deal with AAA's insurance adjusters asking questions we couldn't answer in the timeframe required.

When AAA called to offer us living expenses (lodging, meals, etc) at \$35/a day for 2 adults and our dog!, Eric was right on their case and convinced them that \$150/day was more realistic for the time we needed to secure permanent housing. Eric is our hero, our "bull dog"!

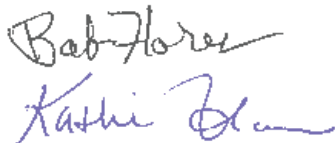
Bryan was very helpful in making the unimaginable task of compiling contents lists easier and less painful when trying to remember all that we had before the fire. Thank you Bryan for your patience and due diligence!

There were so many professionals from The Greenspan Co./Adjusters International who assisted us when putting our claim together and we wish to thank each and every one. We couldn't have recovered our full claim amounts without you and kept our sanity. Bob was a Carpenter Union negotiator before retiring and soon learned that negotiating with insurance companies was not the same animal!

As a retired couple in their 70's, it took every waking hour of the day to deal with our loss. We cannot imagine how working families with little ones are coping. We highly recommend those affected by wildfires meet with The Greenspan Co./Adjusters International's professional team, call us for a reference and then hire them as soon as possible to eliminate the stress and get the assistance needed to begin the process of collecting the full amount of the policy claim they deserve.

Thank you, Gregg and The Greenspan Co./Adjusters International team, for taking the lead during the settlement process; for your follow-through, your thoughtfulness, your genuine sincerity and professionalism.

Very sincerely,

The block contains two handwritten signatures in blue ink. The first signature is 'Bob Flores' and the second is 'Kathi Flores'. Both are written in a cursive, flowing style.

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

cc: Eric Metz



# Lynn Einarsson Woods

30 Arboles

Irvine, CA 92612

Phone: 714.227.6556

Email: [lynnmewoods@gmail.com](mailto:lynnmewoods@gmail.com)

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February 18, 2016

Masood Khan, Esq.  
Adjusters International  
4300 36th Avenue West  
Seattle, Washington 98199

Dear Masood:

I write this reference for Adjusters International with a lot of admiration for the team of dedicated individuals who helped us through the challenging fire that we suffered last year. The life of my family was forever changed on the day the wild fire destroyed my 83-year-old mother's home in Wenatchee Washington in 2015. My mother is elderly and was all alone when her home caught fire, without warning. It was a neighbor who rescued her from her bed in the night with only her nightgown in possession. The morning after brought chaos and emotional turmoil to my mother, my siblings, and I, as we attempted to navigate the tremendous decisions and processes that stood before us in dealing with the total devastation of our family home and my mother's residence and all of her belongings.

We met with the insurance adjuster very quickly, but felt completely overwhelmed and lost in the processes that stood before us to secure my mother a temporary living situation, begin managing the property clean up, and claiming processes for both the dwelling and content recovery. We were also uninformed as to how and what to claim for additional living expenses. Although the insurance company was quick to provide immediate financial assistance, clear information on the processes was significantly lacking. We were confused, overwhelmed, and possessed extremely inadequate knowledge and skills in how to proceed with the insurance recovery to assure our benefits were being fairly maximized.

It was not long before my mother's friends referred us to Adjusters International as they were experiencing great relief in having the professional assistance to deal with the many facets of claim recovery following their devastating losses as well. They highly recommended Adjusters International to provide those services. I will be forever grateful for the referral to Ken Crown, Kyle Hensiek and Masood Khan as it was not something we had sought out on our own.

From our very first meeting with Adjusters International, it very quickly became clear to us how much we needed the highly experienced and professional staff assisting us in every aspect of managing our claim recovery. The processes themselves are so complex and foreign, and in the midst of the emotional, financial, and physical exhaustion following such devastation, what a relief it was to know that the highly professional and competent staff of Adjusters International was leading the way for us.

Adjusters International was invaluable in both the dwelling and content claim recovery process. They did an outstanding job in guiding and managing every step along the way, which lead us to a successful and fair claim recovery. They were also very instrumental in assisting us with additional living expenses that provided for my mother's needs during the recovery period. We are extremely grateful for the services provided by Adjusters International and their very competent team. We cannot imagine navigating this process without them.

During the recovery period I have had the opportunity to speak with a number of other clients, including two large businesses that had experienced significant loss of property due to fire damage in the past. Everyone I have met who have secured Adjustor's International to manage their claim recovery have nothing but positive feedback regarding their services. I would highly recommend Adjustor's International to anyone who has experienced a catastrophic loss. They are well worth their fees and their assistance is priceless.

Sincerely,

A handwritten signature in dark ink, appearing to read "Lynn Einarsson Woods". The signature is fluid and cursive, with the last name "Woods" being more legible than the first and middle names.

Lynn Einarsson Woods



July 8, 2015

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

Dear Bruce:

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. My home was unfortunately one of them. However, thanks to the professionalism of both Kyle Hensiek and Rino Benenati in providing me with information on how the claim process works, it allowed me to make an informed decision to retain the services of The Greenspan Co./Adjusters International.

You and your team took so much pressure off of me and my family. Your assistance in getting temporary living facilities reduced the stress we felt immediately after the loss. Jody, your inventory specialist was great at accommodating our schedules and spent a great deal of time sitting down with us to help us remember what we lost. Without her, we could not have created such a professional and complete contents claim. 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 Greenspan's services, they were able to maximize my recovery. I couldn't be happier!

Sincerely,

A handwritten signature in black ink, appearing to read "Steven Shannon". The signature is fluid and cursive, with a long, sweeping underline.

Steven Shannon

## Boles Fire

September 15, 2014

Weed, CA

Let me start off my saying that the decision to hire The Greenspan Co./Adjusters International was one of the best decisions we have made. On September 15, 2014, a massive fire in our home town of Weed, CA destroyed over 150 structures; our home was one of those. I could never imagine something like this happening in a small town of about 3,000 people, let alone know what we would have to do if something of this magnitude occurred. After the fire, we were at a loss. We had no clue what our next step was. A friend of ours mentioned that he was going to hire an adjuster to help with their insurance claim. We immediately thought that's what we needed to do. A few days after the fire, we contacted The Greenspan Co./Adjusters International with our inquiry. That same day, they had an agent meet with us and explain what they could do for us. Without hesitation, we hired them. They helped us with our claim and made sure we were as comfortable as we could be, despite the situation. They handled everything with our insurance company so we could focus on our next step as a family. It made it much easier as my husband and I both work full time and have two kids to care for. They made sure we were taken care of by the insurance and made sure they paid our claim out to what we were owed. Any questions we had, they were there to answer. Any problem we had, they were there for us. Almost a year later, they are still helping us with our claim and they have no hesitation when we need something. I am forever grateful to The Greenspan Co./Adjusters International for all of their hard work and dedication they have had for my family. I honestly don't think we would have had such a successful outcome if it wasn't for them. I would recommend them in a heartbeat! Thank you from the bottom of my heart for all of your hard work.

Mathew, Caitlin, Tyler and Riley Dawson

July 2, 2015

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

Dear Bruce:

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.

September 22, 2014, my wife and I decided to retain the services of your company and we are so glad we did. I cannot even begin to imagine trying to capture the quality of my home or all the contents that was in it, but Bruce, you and your estimator did exactly that and with Jody and all her memory guides, we were able to accomplish this seemingly forever task of remembering all our personal belongings we lost in the fire.

The professionalism by all at The Greenspan Co./Adjusters International was truly appreciated!

Sincerely,

A handwritten signature in cursive script, appearing to read "Gene Toms", written in dark ink.

Gene Toms

July 2, 2015

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

Dear Bruce:

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. All I wanted was to get back into my home. Being a nurse, I had no time to take on this additional daunting task.

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.

I would highly recommend this professional team of experts to anyone who is in need.

Thank you again!

Sincerely,

A handwritten signature in cursive script, appearing to read "Sandra Tallerico".

Sandra Tallerico



Davis Furniture  
Roger Bumps (Retired)  
(509) 662-4511  
(509) 421-5978 (Cell)  
122 South Columbia St.  
Wenatchee, WA

July 1, 2015

**Subject: Sleepy Hollow Fire**

Dear Drew,

Thank you for sending me the list of names of homeowners and business owners impacted by the recent disastrous fire. I know many of them, and perhaps many more know me as a result of my store here in town, Davis Furniture. Some may even remember when it was destroyed by fire.

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

If you are reading this, and your house or business was destroyed, please don't hesitate to call me if you have any questions. I understand that Ken Crown and David Droubay are heading up the Adjuster's International team here in Wenatchee. Here are Drew's numbers... 206.682.0595 (Ofc), 206.915.7056 (Cell). Please be sure to let him know that you are a friend of mine.

Our prayers and wishes go out to each and every one of you.

Sincerely,

A handwritten signature in black ink, appearing to read "Roger", written over a light blue horizontal line.

**Roger Bumps**  
(509) 421-5978 (Cell)



June 22, 2015

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

RE: 517 Venice Street  
Weed, CA 96094

Dear Bruce:

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.

Thank you again!

Consuelo Robles

*Consuelo Robles*  
*Nancy Robles*



December 30, 2014

The Greenspan Company/ Adjusters International  
400 Oyster Point Blvd, #519  
South San Francisco, CA 94080

Dear Mr. Johnson, Mr. Migdal, and Mr. Scott,

On August 27, 2013, our home and personal property were severely damaged by a fire that swept through our neighborhood. We worried, not only because had we lost everything, but how were we going to handle our claim at the same time as we're operating our business, which took up most of our time.

When we met Rino Benenati, he explained your company would provide the best professional claims handling in the business, that we'd be treated fairly and get what we're owed.

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 for 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 repair process and 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. We'd highly recommend The Greenspan Co./ Adjusters International.



Sally Anna Harris

## *Patricia Geary Johnson*

To Whom It May Concern and The Greenspan Co. / Adjusters International

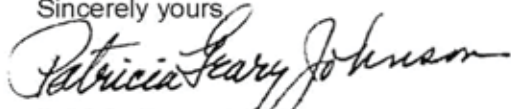
I would first like to start off by expressing my sincere gratitude to The Greenspan Co. / Adjusters International for their assistance in my recent fire loss. Without the hard work, dedication, and expertise I received from their team, I would not have reached the timely and fair settlement. The assistance from Gary Johnson, Kenny Taylor, and Larry Izzo was fundamental in the successful outcome of my claim.

Although I felt that my insurance company was cooperative before I obtained the services of The Greenspan Co. / Adjusters International, it took only a week or so for me to realize just how overwhelming the tasks that lay ahead of me would be. Attempting to itemize my losses alone, without the kind of assistance offered by your company, was becoming an undertaking which was rapidly proving to be increasingly both daunting and frustrating. I then knew that I needed professional help. My choosing to have The Greenspan Co. / Adjusters International team on my side assisting me every step of the way has proven to be the smartest decision I believe I could have made to achieve maximum fair reimbursement from my insurance company for fire damage suffered at my residence property which includes a valuable, internationally-famous, several-acre garden overlooking the Pacific Ocean in Southern California.

My experience with The Greenspan Co. / Adjusters International was smooth and satisfactory from day one and I would recommend your services to anyone in need of a public adjuster. Your support proved to be invaluable and relieved me from a great deal of frustration and headache. I sincerely believe that the commitment and determination of your team enabled us to reach the settlement that we did. This was my first experience with anything of this nature and I am 100 percent confident that I recovered much more than I could have if I attempted to embark upon this venture on my own.

If anyone is presented with the discouraging task of a claim with an insurance company, I would strongly suggest that they not hesitate in seeking the assistance of The Greenspan Co. / Adjusters International. Please feel free to utilize me as a reference for future clients.

Sincerely yours,



Patricia Geary Johnson

Mr. Matthew F. Blumkin  
The Greenspan Co./Adjusters International  
16542 Ventura Blvd., Suite 200  
Encino, CA 91436

Dear Matt:

It took a tragedy to make me realize how blessed I really am. I lost a home and all of the memories associated with a lifetime of living and collecting "things." I was so consumed by grief and desperation that I lost sight of all of the good things that were slowly filling the void. The expression of love, generosity and moral support from strangers and friends was profoundly uplifting.

I speak for Marinos as well, when I say how fortunate we were to hear about Greenspan from a family who lost their home in the Cedar fires. After several telephone conversations with them, we realized that we couldn't aptly handle negotiations with The Hartford Insurance Company without Greenspan's assistance. IT WAS THE BEST DECISION WE EVER MADE.

Matt, not only were you a good advisor, negotiator and expeditor 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.

We don't know how to express our gratitude, (thank you is hardly adequate) except to say that our door is always open to you and your beautiful family.

Bless you

Miriam and Mary Harris



## Post Ranch Inn, LLC, USA

1352 Rosa L. Parks Blvd., Suite 402  
Nashville, TN 37208

Mr. Keith Hayman  
Goodman-Gable-Gould/Adjusters International  
1352 Rosa L. Parks Blvd. Suite 402  
Nashville, TN 37208

Dear Keith,

Thank you to you and your team at Goodman-Gable-Gould/Adjusters International for the phenomenal job that your firm did throughout our insurance claims process after The Big Sur Wildfires of 2008. We were insured with Beazley of Lloyds of London and thought we had a first-rate insurance program, and were unpleasantly surprised by the amount of resistance from both the carrier and their independent adjuster, Vericclaim, on what we thought should have been straight-forward claims.

Fortunately our risk management consultant recommended GGC/AI to us. 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.

The Big Sur Wildfire was traumatic and strongly disrupted our business and the community, and rained ash and debris on our resort for several days. We had to evacuate Post Ranch Inn twice. Even after we re-opened, access to the area was difficult, and the international headlines of the fire on television, major newspapers, and the internet continued to hamper our continuous efforts to attract guests. The insurance company tried to take advantage of our efforts to return our hotel to pristine condition, and they certainly tried to minimize our claim. You were able to prove to them our realistic and actual losses.

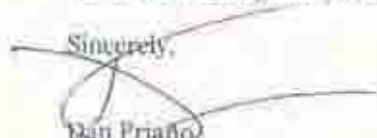
Throughout the process Vericclaim tried to deny our claim stating that there was no physical damage to the premises. In addition, the carrier tried to minimize our Civil Authority losses and made attempts to deny our claims for our losses during our Extended Period of Indemnity.

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.

Also, last but certainly not least, we appreciate the extra efforts you took to assist our staff who lost their homes completely during these devastating Wildfires.

Please visit us anytime you are in Big Sur.

Sincerely,

  
Dan Priano  
General Manager



*Lori G. London*

ATTORNEY AT LAW

1169 SKI RUN BLVD., #3

SOUTH LAKE TAHOE, CALIFORNIA 96150

TELEPHONE (530) 544-2509 FAX (530) 544-5210

Bruce Tibert  
THE GREENSPAN CO. / ADJUSTERS INTERNATIONAL  
3620 American River Drive, Suite 260  
Sacramento, CA 95864

RE: 1691 Skyline

Dear Bruce,

On August 29, 2006 our house burned to the ground with everything we owned inside as a result of arson. At the time of the loss I did not think I needed any help in dealing with the insurance company. Despite my confidence a public adjuster was recommended to me. I called your firm.


Throughout the time that you have handled my claim I have experienced a lot of anxiety and frustration. Losing our house and all our belongings was very devastating. 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.

It is now one year and eight months later. Our house is rebuilt. We moved in January 1, 2008. We have replaced our clothing, our furniture, our dishes, TV's, stereos, etc. We truly are home again.

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.

Thank you so much for all of your help. Please convey my thanks to Allison and Sherry as well. All of you were so kind and helpful throughout this process.

Very truly yours,

  
Lori G. London  
Attorney at Law

**JACK D. SHELVER**

1247 Volcan View - P. O. Box 365 - Julian California 92036 760-7650 (Cell) 619-871-1187 FAX 760-765-3293 - shelver@julian-ca.com

Mr. Gary Johnson, Principal  
The Greenspan Company/Adjusters International  
400 Oyster Point Boulevard, Suite 519  
South San Francisco CA 94080-1921

Dear Gary;

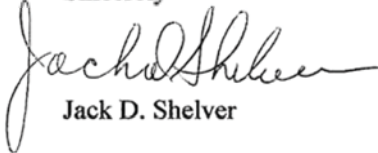
Sandy and I want to express our sincere and grateful appreciation to you, Bill Greenspan, Masood Khan, and Steve Sevrain and the other members of your firm who assisted us in the positive outcome of our insurance claim after we lost our home by the San Diego wildfires. You may recall in our early conversations that I had been advised by a friend who owned an insurance agency prior to his retirement that we should avoid the public adjusters who would be offering to help us in pursuit of our claim. He pointed out, and I was inclined to agree, 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. Sandy and I then met with your representatives and agreed to contract with the Greenspan Company. That began a relationship which has been very rewarding and beneficial to Sandy and me. First and foremost, we received a settlement for the loss of our house, landscaping, and accessory buildings as well as post fire living expenses that far exceeded our expectations. I have estimated that the total award exceeded what we could have achieved on our own be more than \$650,000. We will now be able to build a house comparable in size and quality to the one we lost in the fire.

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.

Again, Thank you! We would not hesitate to recommend the services of the Greenspan Company/Adjusters International to anyone who found themselves in the situation we were in after the fire.

Sincerely



Jack D. Shelver

**Phillip and Rosalyn Warburton Chodur**  
4538 Cass Street  
San Diego, CA 92109  
Cell: (619) 840-5478 – Rosalyn  
Cell: (619) 823-3402 – Phillip

The Greenspan Co./Adjusters International  
Kenneth J. Crown  
2 North Second Street  
Suite 1215  
San Jose, CA 95113

Dear Ken,

We apologize for not being able to forward this letter of recommendation to you earlier as promised. As you are aware, your name came to us from Elizabeth Ortlieb and we understood from her that you were the "main man" at The Greenspan Company that would best be able to push our loss forward and collect our excess losses (we had a 'stated limit' policy) from our carrier. Through your involvement and ability to prepare us for the settlement meetings with our insurance company, we ended up securing an additional \$500,000 in excess of our limits. Without these additional funds, we would never had been able to replace our mountain home that was destroyed.

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.

When Elizabeth Ortlieb told me that you are a "magician" when it comes to collecting monies from an insurance company, she was certainly right. Please feel free to have any perspective clients give us a call in regards to the services you personally performed on our claim. Again, many thanks.

Respectfully,



Phillip and Rosalyn Warburton Chodur



Robert and Lora Sandroni  
7575 Montien Road  
San Diego, California 92127  
818.606.7845  
[lsalc@aol.com](mailto:lsalc@aol.com)

The Greenspan Company/Adjusters International  
16542 Ventura Boulevard Suite 200  
Encino, California 91436-2092

Gentlemen:

When our newly-remodeled home in Lake Arrowhead, California burned to the ground in the fall of 2007, our world and everything in it shattered. After a frantic call to our family lawyer, he advised us to contact The Greenspan Company. Within 24 hours, both the president of the company, William Rake, and two adjusters came to our house. Their calm, confident demeanor immediately allayed our fears. During the ensuing 18 months, every detail of our loss was handled in the utmost professional manner. 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.

Our point person was John Hartshorn and his enthusiasm and never-say-die attitude bolstered our sporadic sagging spirits in the face of daily roadblocks to settlement. He supervised a minimum of a 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 holiday stays, and a total of three separate insurance companies involved in our loss. We are still in settlement negotiations with our insurance companies and we have already received more compensation than we could have ever imagined negotiating on our own. 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.

We are sure, without a single doubt, that all will be resolved in our favor, thanks to the persistence and knowledge demonstrated by William Rake, John Hartshorn, Jan Sawyer and the entire staff of Greenspan International. It is our hope that no one ever needs the services of this wonderful company but if so, Greenspan International is the only call to make. We welcome any contact from prospective clients and will hopefully be able to report a positive outcome on the final claim.

Sincerely,

The block contains two handwritten signatures in cursive. The signature on the left is 'Bob Sandroni' and the signature on the right is 'Lora Sandroni'. Both are written in dark ink.

Lora and Bob Sandroni



Andrew D Hull MD  
Belinda A. Dure-Smith MD  
13103 Polvera Avenue  
San Diego  
CA 92128

Matthew F. Blumkin  
**The Greenspan Co./Adjusters International**  
16542 Ventura Blvd., Suite 200  
Encino, CA 91436  
(818) 386-1313, ext. 136 (office)  
(800) 228-3550 (office)  
(818) 386-9008 (fax)  
[matt@greenspan.com](mailto:matt@greenspan.com)  
[www.greenspan.com](http://www.greenspan.com)

Dear Matt,

We are writing to express our thanks for your invaluable help in navigating the nightmare of negotiations with our insurance company following the complete destruction of our home in the 2007 wildfires.

After the initial shock of our loss and the outpourings of help from a variety of sources we suddenly found ourselves alone and trying to deal with an insurance company that became more and more rigid in its demands for evidence of our possessions and the scale of our loss.

Having tried to "go it alone" we took the advice of friends in the same position and placed ourselves in Greenspan'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.

I wholeheartedly recommend your company to anyone unfortunate enough to be in a similar position.

Thanks again



Andrew D Hull MD

**SAN DIEGO COUNTY COUNCIL**

P.O. Box 3275  
San Diego, California 92163-1275  
Telephone: 619 291 8985  
Fax: 619 291 8988  
E-mail: [CampFireSD@aol.com](mailto:CampFireSD@aol.com)  
[www.angelfire.com/ca2/CampFire/](http://www.angelfire.com/ca2/CampFire/)

RECEIVED

FEB 28 2005

William Greenspan, SPPA  
The Greenspan Company  
400 Oyster Point Blvd. Suite 519  
S. San Francisco, CA 94080-1921

February 22, 2005

Dear Bill:

Enclosed is our check for the final payment on our insurance claim project. And also our sincere thanks for all of the work you and your staff have put in to bring about the insurance settlement on our camp loss.


We are very pleased, and happy, with the results. Chris did an outstanding job on the Loss of Income claim. Please convey our thanks to him and what a pleasure it was to work with him on this project.

As you know, we had our problems initially with the contents portion of the claim, but once you became involved Bill, it worked very well. Thanks for stepping in and providing your attention to the project.

And thanks also to all of your staff who participated and helped our claim along. It has been a pleasure doing business with you. I hope all of your endeavors are as successfull

Sincerely,

Pat B. Johnson, President  
Ron Ford, Vice President  
Mark O'Donnell, Vice President  
Karen Garcia, Vice President  
Janice Powers, Secretary  
Peggy Swearington, Treasurer  
Directors:  
Janet Carroll  
Jeri Paltan  
Carolyn Hultgren  
Carol Johnson  
Martha Thum  
Youth Directors:  
Brooke Plowman  
Jonathan Renny  
Karen Koeder, Executive Director

  
Karen Koeder  
Executive Director

RECEIVED

JAN - 3 2004

## *Artists' Loft Bed and Breakfast and the Cabins at Strawberry Hill*

28 December, 2004

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

Gary:

Thank You! I really don't know where to begin this letter, but finally, after absorbing the reality of "it's finished", I can relax and extend Nan's and my heartfelt thanks for the work that you and your staff did for us in bringing the most difficult part of our lives (to date) to a happy closing. Everyone that we dealt with from Greenspan: Jim Warren, Chris Glenister, Heather Connell, Steve Severaid & Steve Solomon in the beginning, and the rest of the staff deserve great accolades.

Like many victims of the great Cedar Fire of October and November 2003, we had faith that our insurance company would come to our aid and provide the replacement of our home, business, and personal belongings that we thought was obvious from the wording of the policy. However, almost from day one, there appeared to be a lack of concern both from Great American, and from their "adjuster". I had been advised by a friend very early on to consider a Public Adjuster, and was therefore reasonably open to see Steve and Steve at the door one morning. Skeptical as I was, it only took having the insurance company's adjuster yelling at me on the phone over a \$300 item in a nearly \$2 million claim to justify dialing Steve....

Your response was immediate and continuing through the year of negotiations, releasing us from the trauma and frustration of dealing with someone who clearly had their interests rather than ours as a direction. In the end, after countless hours of work by you and your staff, we have reached a settlement that is both fair, and most importantly, sufficient to rebuild our home and business. I think, in retrospect, that without your assistance and knowledge, we would have been forced into compromises and reduced benefits that would have left us far short of a finished home.

But it was the emotional comfort of knowing that there was someone out there who "knew the ropes", who was actually working with our interests at heart, and who continually offered reassurances in the harder times that was most important to us. You and your staff will always be welcome in our home, as friends.

Thank you once again,



Chuck Kimball and Narensence



Artists' Loft B&B and Cabins at Strawberry Hill - P.O. Box 2408 - Julian, CA 92036-2408  
Phone: 760.765.0765 - email: mail@artistsloft.com - fax: 760.765.3776



October 26, 2004

Mr. Brian Molineaux SPPA  
Vice President  
THE GREENSPAN COMPANY  
2 North Second Street  
Suite 1215  
San Jose Ca. 95113

Dear Mr. Molineaux,

On behalf of my wife Gloria and myself we thank you for all the efforts of your firm in settling our claim with the Insurance Company. Please extend my personal thanks and appreciation to your President, Mr. Gary Johnson and your entire team including Steve Severaid and Vic Johnson.

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.

Again, thanks for a Job Well Done and I highly recommend any one who experiences a severe loss to call your firm immediately.

Sincerely,



Dr. Hussein El-Ghoroury  
President & CEO

August 19, 2004

Gary Johnson  
400 Oyster Point, Suite 519  
S. San Francisco, CA 94080-1921

Dear Mr. Johnson:

We want to thank you profusely and your staff for an excellent outcome on our claim. Great job! Now we have a better outlook on rebuilding.

We were relieved that we were able to work with our insurance company toward reforming our policy to the original loan amount since we just built our house and just moved in ten months prior. The process required a stupendous energy both physical and mental; to our dismay, our settlement was not enough to rebuild in today's economy.

Panic and despair settled in, motivation was replaced by ambivalence, anger and apathy, but the best and critical decision we've made was to hire the Greenspan Company to represent our interests. Lessons learned: 1. Discuss insurance coverage to the letter with your insurance agent. 2. Get the maximum insurance you can buy. 3. Don't assume what is a fair settlement without being represented by a professional like Greenspan. 4. If all else fails, HIRE GREENSPAN.

Mental health preservation and restoration is the most valuable benefit I gained with Greenspan on my side, not to mention the favorable settlement without the hassles.

Again, THANK YOU SO VERY MUCH!

Sincerely,

Gilberto Porsuelo  
Gemma Porsuelo  
Gilbert Dean Porsuelo

A handwritten signature in dark ink, appearing to read "Gilberto Porsuelo", written over a horizontal line.

**Scott Margolin**

---

**From:** DillardKA@aol.com  
**Sent:** Sunday, August 15, 2004 8:52 PM  
**To:** scottm@greenspan.com  
**Subject:** Dillard Claim

Scott-- Thought I would drop you a note and let you know how things went with the claim. Richard, who is tanning himself on the beach in Hawaii right now, has done a great job of taking care of our claim and also putting up with our anxiety. It takes a special person to be able to balance things between an Insurance Co. adjuster and a family that has gone through losing everything they ever had, thinking they were completely insured and then finding out the Insurance Co. doesn't want to pay. Richard did a fantastic job! Heather was right on top of everything, always on time, and very pleasant to work with. The contractor that came over and did the appraisal on the old house was the same way. Very professional, and covered every detail. Also the gentleman that brought me the checks met my highest expectations as did every one of you that I dealt with at Greenspan. And Thank You.

The only regret I have is I wish I had hired you from day one after the fire. I would have been four months ahead on rebuilding.

Thank You Again,  
Ken Dillard

Dr. Bill Epstein  
Chiropractor  
Qualified Medical Examiner

7773 University Avenue  
La Mesa, CA 91941  
(619) 465-3000

---

May 21, 2004

Mr. Richard Tanitsky  
c/o Greenspan Adjustors  
2302 Martin Street, #450  
Irvine, CA 92612

Dear Richard:

Admittedly, my wife and I were initially quite cautious in engaging professional adjusters to assist us in our fire loss claim. As you recall, over the course of several weeks we had numerous meetings with you and several of the principal officers of your company. With each discussion our comfort level increased, and we eventually agreed to have you represent us.

Our claim settled in a fashion which *far exceeded our expectations*. And, in discussing settlement offers accepted by many of our neighbors, we know that our relationship with Greenspan positioned us in the most favorable financial position possible.

Additionally, your role as a buffer and advocate between us and the numerous adjusters from our homeowner's insurance helped reduce our anxiety and stress levels. This is not a minor consideration as these stressors can be ruinous and overwhelming. Once we signed up with Greenspan we no longer had to struggle with concerns that our house could be re-built for "\$90.00" per square foot; or that we would need a plethora of receipts to establish our contents loss. In that regard, working with Heather in creating our contents list was wonderful. We still had to put in many hours to such a list, but certainly our efforts would have been far more time-consuming and difficult, as well as less accurate, had she not been available to assist us.

My wife and I are more than willing to discuss our relationship with Greenspan with any potential clients you have. I can be contacted at my office (see letterhead), or we can be reached at our home: (858) 566-9302.

Sincerely,

  
Bill Epstein, D.C., QME



4/17/04

Thank you for all of your help! After the cedar fire we were devastated and you helped us to reclaim our financial lives. We are convinced that without the expert representation that you provide we could have never recouped our financial losses ~~on~~ our home & property.

We wholeheartedly recommend your services to anyone who experiences a insurance claim as it would be very difficult for anyone who does not work in the industry to be properly represented by themselves alone.

Sincerely,

Erik & Rikki & Mitchell & Dylan  
Rodin

San Diego, Ca





BLUE CROSS OF CALIFORNIA

FACSIMILE TRANSMITTAL SHEET

TO: RICHARD	FROM: CHRISTINE NELSON
COMPANY: GREENSPAN	DATE: 4/2/2004
FAX NUMBER: 949-833-2439	TOTAL NO. OF PAGES INCLUDING COVER:
PHONE NUMBER:	SENDER'S PHONE NUMBER: 858-522-6303
RE: STATUS CHANGE NOTIFICATION	SENDER'S FAX NUMBER: 888-404-7023

☐ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

Hi Rich,

First, let me say THANK YOU!!! We are ecstatic and finally feel like we can have a life again! I am faxing the bid that you requested, with hopes that this will be sufficient. You can reach me at the above number if you need anything else at this time.

Again, thank you so much and trust that we're are singing your praises throughout the land!

Sincerely,

Chris

Confidential Health Information Enclosed

IMPORTANT WARNING:

This message is intended for the use of the person or entity to which it is addressed and may contain information that is privileged and confidential, the disclosure of which is governed by applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this information is **STRICTLY PROHIBITED**. If you have received this message by error, please notify us immediately and destroy the related message. You, the recipient, are obligated to maintain it in a safe, secure and confidential manner. Re-disclosure without appropriate patient consent or as permitted by law is prohibited. Unauthorized re-disclosure or failure to maintain confidentiality could subject you to penalties described in Federal and State law.

8551 CLARKMONT MESA BLVD, STE N  
SAN DIEGO, CA 92123

30OCT03

To Whom It May Concern:

On the 10<sup>th</sup> of February 2001 our house was totally destroyed by fire. This was the first fire that year, taking out 45 homes, with almost no warning. We had 15 minutes to vacate the house or die in the flames.

We had just completed a cosmetic remodel of the house two days before the fire.

Initially our contact with our insurance company was great, a check, placement in a motel, and unfortunately at taped interview, the day after the fire.

As time went on the insurance company authorized a "scope" of the house, and a clearing of the lot. This was done without bids, and was billed to us as part of our insurance. Later we found that the charges were higher than they should have been.

We became more and more uncomfortable with our dealings with the insurance company, as they began to make statements about voided parts of our policy.

We were Leary of talking to anyone, besides our lawyer, but reluctantly agreed to meet with agents from the Greenspan International Company.


This single meeting changed everything. We were introduced to people who did a new "scope" on our property, this time reflecting more of the homes real value, a personal property inventory specialist worked with us to develop a true picture of what he had lost.

In addition, as our insurance company began to become more and more difficult to deal with, our personal Greenspan agent Mr. Richard Tanitsky, acting as our advocate resolving disputes and continuing problems with insurance agents

With the help of Greenspan, we obtained the full value of our policy to its limits. At least a hundred thousand more than we would have obtained on our own.

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

It is with sincere gratitude that I most highly recommend the services of the Greenspan International Company.



Michael F. Jelanek M.D.  
Fallbrook, California

LES MONTHEI  
FALLBROOK, CA 92028  
(760) 723-8368

February 14, 2002

To: Our friends, neighbors and business associates

Re: Recent fires...A suggestion for what to do next

In life...and in business...we occasionally encounter someone who works hard for us and as a result, improves our lives.

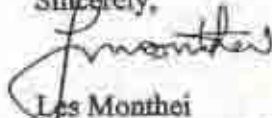
A number of years ago my mother's house in Northern California burned down. We hired The Greenspan Company to help us out. They offered to represent us and help us get the most from our insurance company. They did. And they did a lot more. They took the necessary time to patiently, professionally and firmly guide us through the process. From time to time, as the opportunity presented itself, we passed on their name.

We are directing this letter to our friends and neighbors whose homes have been affected by this most recent tragedy. We suggest that no matter what others have told you that you take the time to sit down with a representative of Greenspan. Perhaps they can help you and perhaps they cannot. But based on our previous experience they will tell you honestly one way or another. If they say they can help you, then my recommendation is that you would be wise to avail yourself of their services. They did everything that was necessary in our case to get the most from our insurance company.

The Greenspan Company took care of everything they promised to for us. Looking back, we are glad we employed their services and if we were in need of their expertise again, we would not hesitate to contact them to represent us. It was clearly the best decision we made when our mother's house burned down.

Please call me anytime if you have any questions about them.

Sincerely,



Les Monthei  
Fallbrook, CA 92028  
(760) 723-8368



FRUMOVITZ, MATSUNAGA, DALY AND ROSS, MD's

A MEDICAL CORPORATION  
OBSTETRICS, GYNECOLOGY AND INFERTILITY

WILLIAM A. FRUMOVITZ, M.D.  
JON S. MATSUNAGA, M.D.  
CORNELIA B. DALY, M.D.  
SHERYL A. ROSS, M.D.  
BO H. THORDARSON, M.D.

2001 SANTA MONICA BLVD  
SUITE 870-W  
SANTA MONICA, CA 90404  
TELEPHONE (310) 629-7878  
FAX (310) 453-5566

December 21, 1998

Mr. Arnie Abramson  
The Greenspan Co.  
3600 Wilshire Blvd. Suite 300  
Los Angeles, CA 90010

Dear Arnie:

My wife Adrienne and I recently drove past the place where our home of 23 years previously stood, on Big Rock Drive in Malibu. It has now been over five years since a fire led to its entire destruction and what at the time seemed like the destruction of an important segment of our lives.

Even during the economic and emotion turmoil of the time, you and your agency stepped in to assist us, and guide us through this turbulent period. Certainly, you were paid well, but we believe that without you, your services and support our eventual recovery would not have transpired. Later, your willingness to participate in our court battles with our insurance agent was also greatly appreciated.

I hope you will call on us in the future, if needed, for an enthusiastic recommendation, and wish you and your entire family a very happy and healthy new year.

Sincerely,



William A. Frumovitz, M.D.

WAF/jsr

David Percelay  
Malibu, CA 90265

---

Rob Greenspan  
THE GREENSPAN COMPANY  
3600 Wilshire Boulevard  
Suite 300  
Los Angeles, CA  
VIA TELEFACSIMILE (310)387-5699

90010

Re: El Nino Home Damages

September 2, 1998

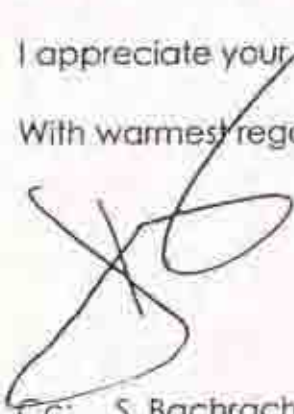
Dear Rob:

Once again I want to thank you for your generous counsel on a claim which was consuming our lives for over half a year.

Your advice was right on point, and – as Shel may have told you – the claim has finally been settled in an equitable manner.

I appreciate your willingness to help.

With warmest regards,

A handwritten signature in black ink, appearing to be 'S. Bachrach', written over the closing text.

cc: S. Bachrach, L. Carlson

September 15, 1997

Carl and Margie Rankin  
P. O. Box 5345  
Laguna Beach, CA 92653  
(714) 830-9502

Mr. Ken Crown  
Vice President, Regional Manager  
The Greenspan Company  
60 S. Market Street, Suite 760  
San Jose, CA 95113

Dear Mr. Crown:

We hope this letter finds you well. We've just recently moved into our new home and are finally settling into a normal life. Our life has been very different since our home was destroyed in the Laguna Beach fire. We're starting to use the proceeds that you were able to help secure for us from our carrier, USAA to replace some of the valuables that were destroyed.

We want to thank you and your associates at The Greenspan Company for your diligent efforts on our behalf. It is hard for us to believe that after 45 years together we would end up collecting half a million dollars for our personal property. We know that your diligence, attentiveness and gentle prodding enabled us to document our claim in a complete, professional manner. With your efforts and those of Mary Dolan, we were able to collect the full proceeds from our carrier, USAA.

From ashes and total destruction we were able to build our dream home. Our lives have a new beginning with peace and serenity. We thank you most dearly and encourage you to have any prospective clients give us a call.

Respectfully,

*Carl Rankin*

Carl and Margie Rankin

*Margie Rankin*

Mr. Gary Johnson  
The Greenspan Company  
16501 Ventura Blvd.  
Suite 410  
Encino, Ca. 91436

Dear Gary:

As a professional working woman it was a pleasure to be affiliated with you and the Greenspan company. Your handling of our dispute with Farmers was just great. We had the benefit of your expertise which allowed my husband and myself to go about our business. It was comforting knowing that you had a total understanding of the problems and were always there for us.

Thank you again.

Warmest regards.

*Karen L. Oliver*  
KAREN L. OLIVER

The Greenspan Company  
400 Oyster Point Blvd.  
South San Francisco, Calif. 94080  
Attn: William Greenspan, SPPA


Bill;

As a physician I've long appreciated the special rewards inherent in service that is perceived as extraordinary by one's clients. Your efforts on our behalf after the Oakland firestorm of October 1991 were wonderful and will be always very deeply admired.

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. Clearly, our experience would lead us to recommend you most highly.

Please feel free to use me as a reference for potential clients in any way you deem appropriate.

Very best wishes,



Jon Wack M.D.

Phone (415) 771-9683





**DREAMWORKS**  
SINCE 1984

November 20, 1996

Gary Johnson  
The Greenspan Company  
16501 Ventura Blvd., #410  
Encino, CA 91436

Dear Gary:

Thank you for your help in expediting the settlement of my insurance claim for fire damage to my residence in Malibu.

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.

Thank you again for all your help.

Sincerely,

  
JEFFREY KATZENBERG

JK/hvp  
cc: Michael Rutman

SHARRIE DORNEY  
1050 Skyline Drive  
Laguna Beach CA 92651  
714/494-2056

January 15, 1997

Mr. Ken Crown  
60 Market Street  
Suite #760  
San Jose CA 95113-2362

Dear Ken,

It's been nearly three years since we started working together, and I know I couldn't have settled my insurance claim alone.

Looking back, it seems like we went through a baptism by 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.

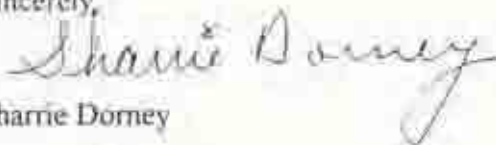
I now want everyone to know the value of having the Greenspan Company, and especially Ken Crown, representing them with their insurance settlements.

In 1993, I lost my home and all my possessions in a firestorm that traumatized me and my daughter to the point of giving up and settling for what the insurance company was offering me, which was a third of what we finally settled for. Today, I'm back home in a beautiful new house, more content and optimistic than I was before the disaster.

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.

I remain,

Sincerely,

  
Sharrie Dorney

SD/j

# UNIVERSITY OF CALIFORNIA, BERKELEY

BERKELEY • DAVIS • IRVINE • LOS ANGELES • RIVERSIDE • SAN DIEGO • SAN FRANCISCO



SANTA BARBARA • SANTA CRUZ

GRADUATE SCHOOL OF PUBLIC POLICY

2607 HEARST AVENUE  
BERKELEY, CALIFORNIA 94720-7320  
TEL.: (510) 642-4670  
FAX: (510) 643-9637

November 15, 1996

Mr. Randy Goodman  
Greenspan Company  
400 Oyster Point Blvd., Suite 519  
South San Francisco CA 94080

Dear Randy:

Now that our struggles with TIG are over, I write to commend you, and everyone at the Greenspan Company, for a job superbly done.

I say "our" struggles for a reason. From the moment I contacted you, soon after the Vision Fire of October 1995, which claimed 45 houses, including my own, 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. Friends and colleagues of mine who'd relied on the Greenspan Company pointed me in your direction: wise counsel indeed.

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, especially Ann Marie Lukas and Sandy Razvalieff, were unfailingly professional. The firm did the legwork needed to determine replacement cost of contents (including, in a couple of cases, phoning abroad to get the needed information); and put together a superb team to reconstruct the building and landscaping costs, working together with the people who had been involved before the fire. You were always available on very short notice, whether for a bit of handholding (Ann Marie's department) or with a quick response to my concerns, as we proceeded through the process.

Even if I had been able to reach an identical dollar settlement with TIG on my own and without dispute, Greenspan's services would have been well worth the cost. In fact, TIG tried at the twenty-third hour to throw a spanner in the works. Had their bizarre and unconscionable interpretation of my insurance policy prevailed, I would have received about \$200,000 less by way of settlement than the replacement value. 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.

As it happens, at the same time we were negotiating with TIG, I was researching and writing an article for Harper's magazine (which will appear in the February 1997 issue) on the aftermath of the 1991 fire in the Oakland and Berkeley hills. I talked to dozens of fire survivors and heard a host of horror stories about insurance companies; I also read through the minutes of the insurance company affinity groups that formed after that fire. When I compare my experience to that of people who chose to go it alone, devoting half their lives to the process, I count my blessings.

Many thanks, once again, to everyone at Greenspan Company for making an inherently fraught time as painless, and as human, as possible.

Yours,

A handwritten signature in black ink, consisting of a stylized 'K' followed by 'irp'. A long, curved line arches from the top of the 'K' over the rest of the signature.

David L. Kirp  
Professor



LEE KIRKPATRICK  
TEN JACKLYN TERRACE  
MILL VALLEY, CA 94941  
415 383-4387

August 9, 1996

Mr. Kenneth Crown, C.P.P.A.  
Executive General Adjuster  
The Greenspan Company  
16501 Ventura Boulevard, Suite 410  
Encino, CA 91436

Dear Ken:

Thank you for your great help with adjustment of my parents' loss of their home in the Laguna firestorm.

My folks are back in their beloved home, rebuilt at ages 87 and 89! Your patience, explanation of the options, and support made this possible. Not only are they in the place they want to be, but they are financially better off than they would have been if they had not rebuilt.

Thank you for not only being good, but caring as well.

My dad and Mom send all their best wishes.

Sincerely,

A handwritten signature in black ink, appearing to be 'Lee Kirkpatrick', with a long horizontal flourish extending to the right.

Lee Kirkpatrick

Mark Jason  
20384 Seaboard Rd.  
Malibu, CA 90265

May 29, 1996

Mr. Joe La Brunda, Executive Adjuster  
The Greenspan Company  
3600 Wilshire Blvd., Suite 300  
Los Angeles, CA 90265

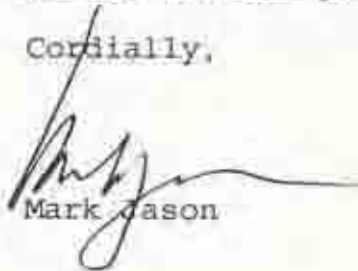
Dear Joe,

I wanted to thank you for all of your help during the most stressful period in my life. Never could I have imagined that an insurance company would fight so hard to attempt to avoid paying for a fire loss. During the long battle, you were professional and the many reports that you prepared were detailed and accurate.

Truly, I can't even imagine trying to go it alone and staying mentally healthy. You guided us into quickly finding an alternate place to live and through the myriad of choices about the demolition, remodeling and construction process.

My best regards to you and feel confident that if the type of service your firm offers is required, we will call you in a minute to seek your knowledgeable help.

Cordially,



Mark Jason

May 15, 1996

Richard Tanitaky  
The GREENSPAN Company  
19100 Von Karman  
Suite 620  
Irvine, Ca., 92715

Richard

After the 1993 Firestorm destroyed our home in Laguna Beach we were faced with a multitude of decisions. At first, negotiating with our insurance company seemed like a task we could handle ourselves. But after a short time we realized we needed someone who would represent us in dealing with the insurance company.

One of the wisest decisions we made was selecting THE GREENSPAN COMPANY as our representative. Working with Richard Tanitaky, Mary Dolan and the Greenspan Staff has been a real pleasure. Our lives had been turned upside down in a matter of hours and it was great to know Greenspan was there to help relieve a major portion of fire-related stress.

Thanks Richard and Greenspan for working with us two-plus years. Thanks for being there for us, supporting us, and guiding us through all the minor and major decisions that had to be made. And thank you for the positive end-result we achieved. We are back home again.

Sincerely yours



Frank F. Threadgold  
Joanne C. Threadgold

1299 Skyline Drive  
Laguna Beach, California 92652

1 714 494-8492



# Jean Craig

May 2, 1996

Mr. William Rake  
The Greenspan Company  
3600 Wilshire Blvd.  
Los Angeles, CA 90010

Dear Mr. Rake,

We met on a Saturday morning in Malibu in the aftermath of the 1993 fire, at which time I signed a contract with The Greenspan Company to represent me with State Farm.

Shortly thereafter, I found myself in a working relationship with Frank Candido. Frank recently wrapped up my claim, sent me the final check, and I can't begin to tell you what an asset he's been. I'm delighted with my settlement, with the service Frank has provided and with his smarts. Indeed, he put a positive face on the disaster from the very beginning by making me feel I'd come out okay, that my home would be rebuilt and that I'd be treated well. The feeling of confidence he gave me was almost as important as the money.

I can't compliment Frank Candido enough. I can't imagine getting through the past two-and-a-half years without him. I know that my settlement would have been less without him. I know that my stress level would have been off the meter without him.

Please be good to Frank on my behalf. And I hope you have many more adjustors who are not only collecting the money, but making a positive difference in people's lives.

Cordially,



Jean Craig

JC:a



April 18 1996

Mr. William Rake  
The Greenspan Company  
3600 Wilshire Blvd  
Los Angeles, CA 90036

Dear Mr. Rake :

I wish to express my sincere thanks and appreciation to Mr. Arnie Abramson for the outstanding services and professional attention I received with respect to my dealings with California Fair Plan. I felt very fortunate knowing I could rely on Arnie to look after my interests in the insurance claim.

Mr. Abramson's professional attitude and indepth knowledge of the situation was truly remarkable. He was a real asset during the negotiations and was indispensable in every step of the way.

I will be delighted to recommend Mr. Arnie Abramson and the Greenspan Company without reservation and, should any of your prospective clients care to contact me directly, I would be most happy to talk to them and give my favorable endorsement.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Martin Stern Jr.", written in a cursive style.

MARTIN STERN Jr.

MS/gas

Margo Neal  
6801 Seawatch Lane  
Malibu CA 90265

18 March 1996

Mr. Frank Candido  
The Greenspan Company  
3600 American River Drive/# 145  
Sacramento CA 95864

Dear Frank

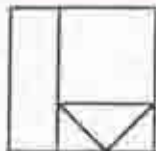
As my rebuilt home is nearing completion, I want to thank you for all you have done to secure the maximum insurance proceeds for me. Before the fire I did not even know the term "public insurance adjustor," and was waffling in the decision whether to work with one or not. I thank my lucky stars my intuition and common sense led me to make the decision to sign with Greenspan.

And again, I thank my lucky stars I worked with you on my insurance claims. Not only did you do due diligence on my claim and guide me through the inventorying process, you also bolstered my spirits when they were down, and you had an uncanny ability to put stressful things in perspective for me. For all your efforts in these areas, I am very, very grateful. Without a moment's hesitation, I would--and have--recommend you unconditionally to anyone who should have needs of your services.

Thank you very, very much for all you have done to assist me in rebuilding my home and surviving the entire process.

Warm regards,

  
Margo C. Neal



L.V. MALMQUIST ARCHITECT  
1363 MORNINGSIDE DRIVE  
LAGUNA BEACH, CA 92651  
TELEPHONE (714) 494-5770

KENNETH CROWN, C.P.P.A.  
THE GREEN SPAN COMPANY  
16501 VENTURA BOULEVARD  
SUITE 410  
ENCINCO, CA 91436

11-30-95

DEAR MR. CROWN:

WE ARE NOW PREPARING FINAL PRESENTATIONS DRAWINGS ON OUR HOME, WHICH WAS DESTROYED IN THE LAGUNA BEACH FIRE ON OCTOBER 27, 1995. THESE DRAWINGS WILL BE SUBMITTED TO THE CITY OF LAGUNA BEACH FOR THEIR APPROVAL. THIS HAS BEEN A LONG HARD ROAD FOR US SINCE THE FIRE, AND ONLY NOW ARE WE GETTING READY TO REBUILD. WE WANT TO THANK YOU AND THE GREENSPAN COMPANY FOR ALL OF THE WORK YOU DID TO GET US TO THIS POSITION. WITHOUT YOUR WORK AND NEGOTIATIONS WITH THE INSURANCE COMPANY WE WOULD NEVER HAVE RECOVERED THE AMOUNT THAT WE DID FROM THE LOSS.

THIS WILL ALLOW US TO REBUILD OUR HOUSE AND REPLACE A GOOD PORTION OF OUR OTHER LOSSES THAT WE KNOW WE WOULD NOT HAVE BEEN ABLE TO WITHOUT YOUR DILIGENCE IN WORKING WITH OUR INSURANCE COMPANY. WE FEEL THAT YOU MORE THAN EARNED YOUR FEE FOR THE MONEY YOU OBTAINED FOR US.

AGAIN THANK YOU, WE WILL ALWAYS RECOMMEND YOUR COMPANY AS THE BEST IN ITS FIELD.

SINCERELY



LEONARD V. MALMQUIST A.I.A.

# *Cosentino, Inc.*

P.O. Box 945  
Malibu, CA 90265  
Phone or Fax (310) 456-3223

October 25, 1995

To whom it may concern:

This purpose of this letter is to commend Jim Feller and The Greenspan Company for their loyal and devoted efforts to assist the Cosentino family in our 1995 flood damage claim.

Since our family business was seriously damaged in the 1995 Malibu floods, our family has struggled to get the pieces of our business and our lives back together. It has been comforting to know that while we were concentrating on repairing our damaged store, Jim Feller and The Greenspan Company were representing our best interests to National Flood. I have found Jim to be honest, personable and a pleasure to work with. Furthermore, The Greenspan Company was diligent, loyal and responsive in helping us through this long, time consuming and complicated process.

Respectfully yours,



Marco A. Cosentino  
Cosentino, Inc.



September 18, 1995

Mr. William Rake, President  
The Greenspan Company  
3600 Wilshire Blvd., Suite 300  
Los Angeles, CA 90010-0025

Dear Mr. Rake,

We lost our home of forty years on November 2, 1993, during the Malibu firestorm. To us it was a traumatic disaster and at first we were at a loss as to how to proceed. We had heard frightening tales of other fire victims and their disquieting experiences with insurance representatives. Through some mutual friends, who also were fire victims, we heard of The Greenspan Company.

After talking with two of your representatives who came to our temporary living accommodations to explain Greenspan's function, we decided to have your organization represent us in settling our claims with The California Fair Plan and with State Farm Insurance Co. At our first meeting in your Malibu Office, we were introduced to Frank Candido who was assigned as our adjustor. How fortunate this decision was for us. Frank has a winning personality. We were impressed by his complete honesty in telling us what we could expect. He kept us completely informed as to his progress through this entire period, and was very professional and thorough in all dealings with our insurance companies. He certainly knows how to negotiate and understands their language. We, on the other hand, were at sea in that regard. The settlement for our home and personal contents was very fair and certainly more than we would have achieved on our own.

At present our new home is under construction. I don't really think this would be happening were it not for Frank Candido and The Greenspan Company.

Thank you!

Sincerely,

  
Connie and Fred Cornett

Greenspan Co. July 7, 1995  
To all of your Staff.

When one wants to express their thoughts, and it's an emotional feeling, words are rather hard to come by.

However, we can say "Where would we have been without your help? your help to keep us on an even keel, and get us going in the right direction, saved our sanity."

"Thank you" sounds so simple - but, with all our heart - we mean just that!

Very Sincerely,

Eileen<sup>ma</sup> Gigg Barnette



## Disney Consumer Products

Barton K. Boyd  
President

August 1, 1995

Mr. Richard Tanitsky  
The Greenspan Company  
Suite 620  
19100 Von Karman Avenue  
Irvine, CA 92715

Dear Richard:

The emotional trauma of losing our newly-built home in the October '93 Laguna Beach fire was painful to say the least.

Little did my wife and I realize the struggle and ordeal we would face when dealing with our insurance company. My wife carried most of this burden, as I was working and traveling a great deal.

Our decision to retain The Greenspan Company was indeed invaluable. Richard, you and your colleagues have been extremely professional and courteous. I would not hesitate recommending you and your organization.

As you know, we are rebuilding on the same location and look forward to having you as our guest the minute the home is finished.

Once again, thank you for your guidance through the maze.

Sincerely,

cc: Mr. Bill Rake

NANCY & BILL NEWSOME  
39 Lochinvar Road  
San Rafael, CA 94901  
(415) 457-9890 FAX (415) 457-9891

July 7, 1995

Kenneth Crown  
THE GREENSPAN COMPANY  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, CA 94080

Dear Ken,

Finally -- a formal "thank you" for the wonderful work you did in the adjustment of our losses from the East Bay Firestorm. We saw so many other people consumed and overwhelmed trying to deal with this tragedy, but because of you we were able to move forward and put our lives back together more quickly. We always knew our claim was in good hands.

Since Bill and I both work fulltime in our own business, we did not have the time or the knowledge to deal with all the complexities of this claim by ourselves. But you and Randy Goodman came highly recommended to us, and hiring you and the Greenspan Company was one of the best decisions we ever made. 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.

Once again, many thanks for everything. And please don't hesitate to use us as a reference. You're the best!

Best regards,



Nancy Sokolsky Newsome



July 3, 1995

to the staff of  
the Greenspan Company  
and to whom it may concern —

After losing our family home of 26 years in the  
Laguna Beach fires of Oct. 1993, we were not only dealing with  
complete shock and devastation, but also facing months of  
dealing with the inevitable — the Insurance Company!  
The day after the fires a friend told us about the Greenspan  
Company — and not knowing what to do first, I decided to  
go with their Co. for help and guidance. It turned out to be  
the best decision I could have made!

They were extremely helpful and kind — dealing with  
everything from the listing of contents, to the total scope of the  
dwelling, to the finishes of the rooms. Guiding us through  
this extremely frustrating time and assessing all of it —  
completely and totally.

I seriously don't know how anyone, no matter how talented they  
are, can do all of this on their own.

Now after the final settlement, the new lease plans, and  
the Laguna Beach planning — we are looking forward to moving  
back into our new home this August. Better than ever.  
And the first one back might I add!

And it's all because of that day I called the Greenspan Co.  
Thank you for putting our lives back together.

Greg Bennett  
Sue Bennett

The Larson Residence  
1381 TAHITI  
LAGUNA BEACH, CA. 92651

June 27, 1995

Mr. Kenneth Crown, CPPA  
THE GREENSPAN COMPANY  
16501 Ventura Blvd., #410  
Encino, CA. 91436

Dear Ken:

I want to thank you for all the help you have provided to me and my wife in the adjustment of our claim. 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 sq.ft. 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.

Through your direction, Orlando Villavicencio gets many accolades he diligently "hounded" me and my wife to remember all items lost in the fire, which if you have never taken a previous inventory is very difficult and many valuable items had been forgotten. He would come back again and again "is that all there is Mrs Larson"? We sat for several hours in your office with you and Orlando on several occasions until Orlando was completely satisfied that the entire personal items inventory was complete. 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. You and Greenspan represented us in the old fashion way, you took care of it. Through your efforts, we were able to build the dream home we always wanted.

I hope you will keep in touch in the future and feel free to have ANYONE give me a call should they wish to discuss the benefits I derived from you and the Greenspan Company's services.

Sincerely,



Wayne Larson and Donna Larson

714-494-2548



# *Cosentino, Inc.*

P.O. Box 945  
Malibu, CA 90265  
Phone or Fax (310) 456-3223

May 18, 1995

Mr. Paul Migdal  
The Greenspan Co.  
3600 Wilshire Blvd., Suite 300  
Los Angeles, CA 9010-0025

Dear Paul:

I just wanted to thank you and The Greenspan Company for adjusting our flood insurance claim.

As you well know, it has been a trying last couple of months. Our family has struggled to get the pieces of our business and our lives back together. It was comforting to know that while we were concentrating on repairing our damaged store, you and The Greenspan Company were representing our best interests to National Flood. Furthermore, it was nice dealing with someone who I knew was on our side, rather than an adjuster appointed by National Flood.

I know that your experience adjusting insurance claims allowed us to be fully and fairly compensated for our loss. I'm not sure that I, even as an attorney, would have been able to recover all that we were entitled to under the policy.

Finally, I thank you for your sincerity and patience during this difficult time. I look forward to reading the book which you recently sent me, and hopefully, you could join us for a sail sometime.

Respectfully yours,

A handwritten signature in dark ink, appearing to read "Marco Cosentino", with a stylized flourish at the end.

Marco A. Cosentino  
Cosentino, Inc.

# JTE

JERRY TOKOFSKY ENTERTAINMENT

15744 BAJIL ROAD, ENCINO, CALIFORNIA 91436 • TEL: (818) 990-1479 • (818) 990-1724 • FAX: (818) 990-1479

Mr. Gary Johnson  
The greenspan Co.  
16501 Ventura Blvd.  
Encino Ca. 91436

Dear Gary:

Knowing that you and the Greenspan Company were representing us in our dispute with Farmers, allowed me to concentrate on my work during my five months of filming in Alabama.

Your steadfast council and overview of the situation that Karen and I faced in the aforementioned dispute afforded us the luxury of knowing that we were right and would stay the course.

Thank you.

Warmest regards.

JERRY TOKOFSKY

4/20/95



306 Jasmine Street  
Laguna Beach, Ca.  
92651  
April 15, 1995

THE GREENSPAN COMPANY  
Kenneth Crown, CPPA  
16501 Ventura Blvd. Suite 410  
Encino, Ca. 91436

RE: Fire Loss - 10/27/93  
Rosanna J. Collins  
1314 Pitcairn Pl.  
Laguna Beach, Ca. 92651 - FILE #: 80069

Dear Ken:

Mr. Wilcoxon has received and signed Allegiance checks #29526 in amount of \$6,253; #295255 in amount of \$22,725; and #295287 in amount of \$37,868 from your office. The checks have been forwarded to the Sacramento SBA office for signature and return to me. I was assured in a telephone conversation with Mr. Barry Sullivan, SBA legal department, that I can expect the checks returned the week of April 17.

Please find enclosed Wells Fargo check # 1001 in the amount of \$3,635.35 as final payment from me to Greenspan Company. As stated in a previous letter I appreciate your professional, determined effort in my behalf. It has been a pleasure working with you and I wish you well in each of your endeavors, Ken.

Sincerely,  
*Rosanna Joan Collins*  
Rosanna Joan Collins

714-494-0697

**Thomas C. Scott, CFP**

---

President, Norstar Financial & Insurance Services  
Insurance Services

*April 4, 1995*

*The Greenspan Company  
16501 Ventura Blvd. #410  
Encino, CA 91436  
Attn: Rob Greenspan*

*Dear Mr. Greenspan:*

*My wife and I lost our home and all our belongings in the 1993 Laguna Beach fire storm. We decided to hire your firm to negotiate our insurance settlement. Our initial experience was somewhat unfavorable and consequently we're promptly assigned to another adjuster, Ken Crown.*

*I would like to take this opportunity to let you know how fortunate we feel to have had Ken as our adjuster. He took "ownership" in handling our claim and did an exceptional job, in spite of what must have been an impossible work load.*

*Sincerely,*



*Thomas C. Scott, CFP*

PO Box 2037  
17542 E. 17th St, Suite 400, Tucson, CA 92680-9954  
(714) 730-5073 Fax: (714) 544-4970

March 27, 1995

Mr. Richard Tanitsky  
Greenspan Company  
19100 Von Karman Avenue  
Suite 620  
Irvine, CA 92715

RE: Residential Fire Loss  
Dr. and Mrs. Lewis Lane

Dear Richard,

You have our sincere appreciation for the very professional and successful manner in which you handled the total loss of our home due to the October 27, 1993 Laguna Beach fires. As I'm sure you know, our loss was a devastating one. We are so very grateful that The Greenspan Company was highly recommended to us by several people who had had previous disasters and were convinced that Greenspan had brought their claims to a satisfactory conclusion. We will, after our experience with your fine group, be making the same recommendations.

I am also very grateful to Orlando for his patience and understanding during the very emotional and trying time of putting together the loss of contents. I am convinced that I could never have gone through that experience without him.

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

Warmly,

  
Nancy T. Lane



Gary R. Benz  
President

January 12, 1995

Mr. Robb Greenspan  
The Greenspan Company  
3600 Wilshire Blvd.  
Los Angeles, CA 90010

Dear Robb:

I am most pleased with my decision in retaining the services of the Greenspan Company for my fire loss which occurred in the Malibu Fire Storm. The stress of the fire was bad enough without having to go through the difficult process of dealing with an insurance company, and I was very grateful to have had your assistance in that area. Due largely to your effort and support, we received an excellent settlement from our insurance company with a minimal amount of strain.

I would, in the future, be happy to recommend the services of your firm to anyone that I know suffering a fire or other loss and would be pleased to personally recommend you to anyone reading this letter.

Thank you very much.

Sincerely yours,

A handwritten signature in black ink, appearing to be "GRB", written over a horizontal line.

Gary R. Benz

GRB:md



RECEIVED

LILLIAN WEITZNER  
17181 PALISADES CIRCLE  
PACIFIC PALISADES, CA 90272

JAN 13 1995

SACRAMENTO

January 12, 1995

Mr. Frank Candido  
The Greenspan Company  
720 Howe Ave.  
Sacramento, CA 95825

Dear Frank Candido,

I want to add my voice to those who lost their homes in the Malibu 1993 fire and who were fortunate to have you represent their interests as a public adjuster.

You not only succeeded in negotiating a fair settlement, but at all times were helpful in letting me know what to expect, to decrease anxiety and to maintain a sense of confidence during a very difficult period. At times of my confusion, you were unflappable and took care of all the many details involved.

Again I do thank you for all the excellent service you provided.

Sincerely yours,

*Lillian Weitzner*

JOHN MAHONEY  
ATTORNEY AT LAW  
1720 PALMERA COURT  
ALAMEDA, CALIFORNIA 94501

TEL: 510-522-3200  
FAX: 510-522-1061

January 11, 1995

Randolph H. Goodman  
Executive Vice President  
The Greenspan Company  
400 Oyster Point Blvd.  
South San Francisco, CA 94080

Dear Randy:

Terry and I wanted to let you know how pleased we have been with Anne Marie Lukas's efforts on our behalf. She has been very diligent and hard-working and has gotten us excellent results. She has been prompt about returning phone calls, very good about setting up meetings and showing up for them punctually, etc. I am especially impressed at the way she established a friendly working relationship not only with Terry but also with the State Farm adjuster, Kristy Louie. I think that this was a major factor in the successful resolution of our property damage claim.

Thanks to you, also, for meeting us halfway on the issue of Greenspan's fee. (Terry will be giving Anne the check representing the fee on State Farm's final payment on Friday.)

As you can see from the letterhead, I have left Cooper, White & Cooper and gone solo as of the first of the year. I am pleased to find myself reasonably busy so far, and enjoying the additional freedom solo practice gives me.

Best wishes for the New Year, and thanks again to you and especially to Anne Marie Lukas. We are very pleased with the service we have gotten from The Greenspan Company.

Very truly yours,

  
JOHN MAHONEY

JDM:ram

cc: Anne Marie Lukas



December 20, 1994

Mr. Gordon Scott  
The Greenspan Company  
3600 Wilshire Blvd.  
Suite 300  
Los Angeles, Calif. 90010  
Fax: (213) 387-5699

Mr. Gary Gary Johnson  
The Greenspan Company  
17835 Ventura Blvd.  
Suite 314  
Encino, Calif. 91316  
Fax: (818) 758-9221

Dear Gordon and Gary,

Now that we are settling into our new home and are finally able to look back and consider the difficult journey to recovery from the loss of our home and possessions, we want to acknowledge the great contribution you and your associates made toward returning us to solvency and sanity.

Those lucky people who never suffer such a cataclysmic loss will never be able to understand the terrible confluence of emotional chaos, financial threat, confusion of details and impossible drain of energy that comes with the experience. You and Gary made an essential contribution in getting us through all that rough water.

Your steady understanding of the insurance adjustment process, your unwavering belief in the validity of our claims and your creative guidance in helping us determine and justify those losses have helped us arrive at a point of confidence that we can proceed with our lives.

We were very impressed with the fairness of Farmers Insurance that company's compassionate determination to make a fair and just settlement. But you supplied the know-how which helped us established what fair and just was in the matter of our loss.

The ability of Dale Faulkner who you also brought into our lives) and his special knowledge of the true quality and nature of our lost home was truly one of the main factors in our obtaining reasonable compensation. Dale is a knowledgeable and experienced expert who arrived at a precise estimation like a great detective piecing together clues.

There is no pleasure in loss and recovery, but there was great comfort in knowing that you, Gordon and Gary were at the helm and were determined that we be fairly treated. Thank you.

Sincerely,

Gisela and Dick Guttman

(new residence: 6417 Merritt Drive  
Malibu, Calif. 90265)





December 18, 1994

Dear Randy and Associates:

I want to wish you, and yours, a happy holiday season. No matter how you choose to celebrate it, I hope you are close to the ones that are dear to you, and that your heart and mind are filled with joy and peace.

Last week I asked my little seven year old grandson, Steven, what he wanted for Christmas. After giving it very little thought, in a voice filled with excitement and sincerity, he responded "I have gloves, two hats that I like and a Game Boy; I don't know what else I could want". It brought tears to my eyes, but made my heart happy, that this child could focus on counting his blessings instead of what he could add to his Christmas list. If we are to "become as little children"...oh Lord, let me be that little child.

Among my blessings I count you my friend. Not only will I look back on the last three years as having many challenges, but also as the years when I had the good fortune to meet lots of new and wonderful friends. I want to take this opportunity to thank you not only for the unselfish contribution of time and money you have made to United Policyholders, but also for the caring and sharing of good information that has helped countless numbers of people get their lives back together.

Thank you for the wonderful party. It was so nice to be with a whole room full of people that shared a common goal. Not to mention the fantastic food and great music.

May the JOY and PEACE of the Holiday Season be with you now and through the coming year.

With warm wishes!

Sincerely,  
Ina



Dec 15, 1994

Dear Frank,

We would like to thank you for all your help and patience in settling our claim. We don't think we could have come through it and kept our sanity without you on our side.

We wish you success and prosperity in your new endeavor in Sacramento.

Best wishes to you and your family.

Sincerely,

George & Betty

Roe Gruber  
1041 Skyline Dr  
Laguna Beach, Ca 92651

December 15, 1994

Mr William Rake, President  
The Greenspan Co.  
3600 Wilshire Blvd Ste 300  
Los Angeles, CA 90010

Dear Mr Rake:

I want to share with you what a great experience I had working with your Richard Tanitsky, in the Orange County office.

Seldom does one find a person who is both understanding and compassionate, and efficient and competent, during a difficult and trying time. I still can't believe how lucky I was to have signed up with Greenspan early on, and saved myself all the headaches and aggravation that many of my neighbors experienced after the Laguna fire.

But then to have had the good fortune to have gotten Richard to handle my case just made everything so much easier for me. He was thorough. He arranged things so that I was minimally inconvenienced, to the point of even sending his assistant Orlando to come to my office to work with me on contents lists, so that I would lose less time. He and Orlando did a phenomenal amount of research to make sure my contents list was accurate and well-priced. He kept me informed and advised of changes and what was going on. I just could not be any happier with the results, and the ease with which it all came about.

It still took over a year to settle, but not because of Greenspan. Farmers Insurance put us through a lot of hoops before they decided to get a little more cooperative.

But when I think of all the problems that I did not have to deal with because Greenspan was handling it, I am so glad I chose to go with you, and I'll tell anyone that will listen that it is worth it both financially and emotionally.

Thanks for a great job. Please share my thanks with Richard.

Sincerely,

  
Roe Gruber



November 14, 1994

Dear Randy,

I am pleased beyond words that our future insurance discussions can be informal and that our friendship is the lasting element of file #90085.

You used brain cells and cellular calls above and beyond the call of duty. Randy, you know how much I value your professionalism and your diligence in getting my claim resolved. After three years of agony, I am just beginning to feel the relief and the "warmth" of life. Moreover, I value your heartfelt determination and labor.

You are a formidable advocate and a valuable friend. Thank you for everything.

Sincerely,  
Debra



Gerard J. Kenny  
**GIBSON, DUNN & CRUTCHER**  
4 Park Plaza  
Irvine, California 92714  
(714) 451-3800 or Facsimile (714) 451-4220

November 4, 1994

Richard Tanitsky, SPPA  
The Greenspan Company  
19100 Von Karman Avenue  
Suite 620  
Irvine, CA 92715

Dear Richard:

Please accept my thanks and appreciation for the outstanding job by you and your colleagues at Greenspan with respect to my insurance claims on my house resulting from the Laguna Fire of October 1993. As you know, the Laguna Fire very unexpectedly forced me out of my house. From the outset I was very impressed by how you expedited the removal, restoration and appraisal of my furniture and other possessions. Even more importantly, your advice and consultation on my insurance claim for fire damage to my house was extremely helpful. To put it another way, you more than earned your fee!

Please let me know if I can be of any help in recommending you to prospective clients -- you performed well and deserve the recommendation.

Very truly yours,



Gerard J. Kenny

# CONTRARIAN

GROUP INC.

October 21, 1994

Richard Tanitsky  
Greenspan Company  
1300 Dove Street, Suite 200  
Newport Beach, Ca 92660

Dear Richard:

Sorry to be so long in writing to thank you and the Greenspan Company for helping make our after-fire transition so smooth.

Now that we are settled in our new home, I can look back and say that we are very happy with the way you and USAA handled our fire claim.

I can also say, that with the many other things Gail and I were trying to accomplish during that period, it was a tremendous relief not to have numerous meetings with our insurance company.

Again, thank you for a job well done.

Sincerely,



John Ueberroth

JU:gg

# FRED FAHIMY, D.D.S., F.A.C.P.

DIPLOMATE AMERICAN BOARD OF PROSTHODONTICS

Center Medical Complex  
17762 Beech Blvd., Suite 101  
Huntington Beach, CA 92647  
(714) 848-1515

October 14, 1994

Mr. Ken Crown, CPPA  
1300 Dove street, #200  
Newport Beach, CA. 92660.

Dear Mr. Crown:

I would like to take this opportunity to thank you for the wonderful job you provided in the adjustment of my fire loss. I never anticipated you 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. Quite frankly I was amazed.

I would strongly recommend your companies services and especially you to any prospective client. You not only secured much more dollars than I anticipated, but helped alleviate a lot of the burdens that I would have had to deal with in dealing with my insurance carrier. Please feel free to have any potential client give me a call at my office.

Best of luck in your future endeavors.

Sincerely,

  
Fred Fahimy, D.D.S.

MS. CONNIE LINDEN  
998 EMERALD BAY  
LAGUNA BEACH, CA 92651

October 12, 1994

Mr. Richard Tanitsky  
THE GREENSPAN COMPANY  
1300 Dove Street, Suite 200  
Newport Beach, CA 92660

Dear Mr. Tanitsky,

I am writing this letter to thank you for all your help in obtaining the settlement with my insurance company after the Laguna Beach fire.

Before The Greenspan Company became involved I was at a standstill with my insurance adjuster. 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. The fee I paid you was certainly worth the time you spent on my behalf. Although there was much time and energy expended in the inventory of personal losses as well as discussion on the reconstruction of my home, it was to my benefit. I appreciated your patience and guidance in helping me with the inventory process.

Once again, I thank you for mediating for me in such an emotional and stressful situation.

Sincerely,

A handwritten signature in cursive script that reads "Connie Linden". The signature is written in dark ink and is positioned above the printed name.

Connie Linden





ELECTRICAL ENGINEERING DEPARTMENT  
SCHOOL OF ENGINEERING AND APPLIED SCIENCE  
405 HILGARD AVENUE  
LOS ANGELES, CALIFORNIA 90024-1594

October 11, 1994

Mr. Joseph La Brunda  
The Greenspan Company  
3600 Wilshire Boulevard Suite 300  
Los Angeles, CA 90010

Dear Joe:

Barbara and I wish to express our gratitude for all you have done to achieve a satisfactory settlement of our claims to Fair Plan and Hartford. The Malibu fire of November 2 last year, in which our Malibu home burned to the ground, followed so shortly by the Northridge earthquake, must have taxed the resources of your company. Despite this, you handled our claims wisely and thoroughly. We commend you particularly for negotiating a favorable ALE agreement with Hartford and for the detailed attention you paid to our itemization of the loss in personal belongings, particularly your seasoned judgement of the values of the major items.

We also are grateful for the friendly relation you fostered throughout a period that was very trying for us.

Sincerely,

A handwritten signature in cursive script, reading "R.S. Elliott".

R.S. Elliott  
Professor

RSE/es

495 Poplar Avenue  
Laguna Beach, CA 92651  
September 21, 1994

Mr. Ken Crown  
Greenspan Company  
17835 Ventura Blvd. Ste. 314  
Encino, CA 91316

Dear Kenny:

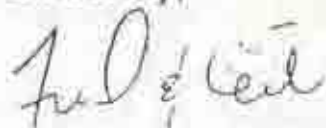
It's eleven months since the raging Laguna Beach firestorm claimed our home filled with memories from twenty-two years of family life. Though it has been a year with much disorientation, pain and discomfort, our long-term recollections will be of the wonderful way that we were loved and cared for by friends, both old and new.

I remember thinking as you sat in the living room of our rented apartment with two other representatives from Greenspan, "This guy seems to know his stuff." 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 what was most needed.

Thank you for doing your job well on our behalf and for being our friend as we walked through troubled times.

Sincerely,



Fred and Ceil Sharman

714-494-7657

# JOHN HANCOCK

Arnie Abramson  
Greenspan Company

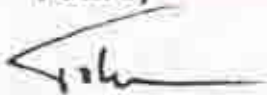
September 18, 1994

Dear Arnie,

I can't thank you enough for your efforts on our behalf. Your dealings with Allstate and California Fairplan always struck me as at once smooth and tough, charming and knowledgable. And you got results: we ended up with much more money than we would have without you.

To us you were a friend during a difficult time. We'll miss you. I just wish we didn't have to have another fire to see you again!

Yours,



21531 Deerpark Lane, Malibu, CA 90265  
Phone 310 456-3627  
Fax 310 456-6978

DAVID SHAW/LYNN DEEGAN  
21910 PACIFIC COAST HIGHWAY • MALIBU, CA 90263  
PHONE: 310/456-7414 FAX: 310/456-7461

Gary Johnson  
The Greenspan Company

September 12, 1994

Dear Gary,

We wanted to thank you for all you and your associates have done for us since our house burned in the Malibu fire of November 1993. 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 your 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. We would recommend Greenspan's services to anyone and please don't hesitate to use us as a reference.

Sincerely yours,

A handwritten signature in black ink, appearing to be "David Shaw" and "Lynn Deegan" joined together, with a long horizontal flourish extending to the right.

David Shaw  
Lynn Deegan



**Douglas Urban DDS, A Dental Corporation**

August 9, 1994

The Greenspan Company  
1300 Dove St., Suite 200  
Newport Beach, CA 92660

ATTENTION: Richard Tanitsky

SUBJECT: THANK YOU

Dear Richard:

Just a note to say "thank you" for your efforts to settle our claim. In retrospect Chris and I were very happy with our decision to retain The Greenspan Company immediately after our house was lost in the Laguna fire.

It became very apparent that we were underinsured with our existing policy with Allstate Insurance. Also, we were about to embark on a relationship with adjusters and underwriters who were professionals in handling claims. We felt that we needed a professional to represent us.

The final settlement from Allstate was very favorable toward our interests. It closely represented an amount with which we had wanted to rebuild our house without outside financing. This "hoped for settlement" became a realization with your assistance. I doubt that we would have known the intricacies of the claims process well enough to achieve this by ourselves. Knowing when to push, but not push too hard; holding firm on one issue, while letting another go; and maintaining a focus on the "bottom line," was certainly your strength.

I will favorably remember your assistance with this traumatic event.

Sincerely,



Douglas Urban, DDS  
President

STEPHEN KANTOR, M.D., ~~MD~~  
General Surgery  
3340 W. Ball Rd., Suite F  
Anaheim, California 92804  
714-527-7791

August 8, 1994

The Greenspan Company  
1300 Dove Street  
Suite 200  
Newport Beach, Ca. 92660  
Attn: Richard Tanitsky

Dear Richard:

My wife Margie and I want to take this opportunity to thank you for the first class service you have provided us in obtaining a fair and equitable settlement which you have negotiated with the insurance company in connection with our Laguna Beach home fire damage. Your dedication to detailed investigation and expertise in evaluation of fire damages resulted in a significantly higher settlement than originally projected by other adjusters. For this reason, and because of your prompt and courteous availability for consultations, we highly recommend you to others in a similar situation.

Sincerely,

  
Stephen Kantor, M.D.

SK/jt

22548 Pacific Coast Highway #210  
Malibu, Ca. 90265

August 2, 1994

MR. WILLIAM RAKE, President  
The Greenspan Company  
300 Wilshire Boulevard, Suite 300  
Los Angeles, CA 90010

Dear Mr. Rake:

Congratulations to Mr. Frank Candido and your Company for the fine job you are doing for us in reaching a settlement with State Farm Insurance Company in the loss of our home in the November 1993 fire storm which devastated Malibu.

Although the case is far from closed, we have every confidence a satisfactory conclusion will be obtained. When that happy day finally arrives, it will be my privilege to write you and Frank another letter.

In the meantime, I have been so favorably impressed with Frank that I decided something more than just another letter was in order. So, in a burst of creative energy, I wrote a song which you will find on the enclosed sheet of paper and on the cassette.

It is already gaining notoriety. Ms. Charlou Larronde, the vocalist, has six cassettes and is sending five of them to various friends all over the country. The sixth she has in her motor home cassette player and threatens to play it incessantly while she and three other ladies are touring the West.

Ms. Carmen Dragon, the pianist is a superb harpist and is the daughter of the late maestro, Mr. Carmen Dragon. She has been entertaining for years in local restaurants and will soon be appearing in the Hollywood Bowl. She welcomes having a cassette to include in her portfolio and may very well blend it into a medley of songs.

How big can this thing get - telephone "Hold", elevator, office background music? The mind boggles!

Of the two sets, please send one to Frank. I hope you both find this pleasing as my intent is to praise while giving you some laughs.

Keep up the good work!

Sincerely,

  
Frederic C. Niles

RECEIVED

AUG 04 1994



**THE FRANK CANDIDO SONG**  
(aka THE GREENSPAN CORPORATE ANTHEM)

This rousing song should be sung with much gusto in the tradition of the drinking songs found in operettas, fraternities, and clubs wherever men and women of good cheer congregate to celebrate one of their own who is rapidly becoming a legend in his own time.

It was written by Fred Niles, who retained the Greenspan Company after the November 1993 fire storm in Malibu which destroyed his home. Frank took the case and produced amazing results.

The beautiful and ever gracious Charliou Larronde of Malibu is the vocalist and is accompanied on the piano by the musically multi-talented Carmen Dragon, also of Malibu.

Surely, the Greenspan Company will want its whole organization to embrace this as its anthem to be sung at various corporate functions. Of course, new recruits would be required to add verses extolling the virtues of this negotiating virtuoso.

Frank Candido can do  
Whatever is best for you.  
If you're claiming a loss,  
Just let him be boss  
'Cause Frank Candido can do!

Yes, Frank Candido can do  
Whatever is best for you.  
He'll work up your scope  
So don't give up hope  
'Cause Frank Candido can do!

Oh, Frank Candido can do  
Whatever is best for you.  
If the closing gets rough  
You need someone tough  
And Frank Candido can do!

Yes, Frank Candido can do  
Whatever is best for you.  
When he gets you the most,  
Then you, too, will boast  
That Frank Candido can do!

And, we'll sing his bosses' praises  
When they give him big fat raises,  
'Cause Frank Candido Can Do!

NOT THE END, JUST THE BEGINNING!



Gilbert D McCann  
456 Cyn. Acres Dr  
Laguna Bch. Ca 92651  
(714)494-6989

Ken Crowti  
The Greenspan Co.  
1300 Dove St #200  
Newport Bch. Ca  
92660

28 July, 1994

Dear Ken,

With the settlement of my claim nearing, I would like to take time to express my deep appreciation to you and the Greenspan Co. for all that you did for me. 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. If I had to go through this again, there is no doubt that I would do many things differently. But one thing I would not do differently, and that is in hiring the Greenspan Co. to represent me. I would not hesitate to recommend the Greenspan Co. to anyone in a similar situation. I would also like to commend Mary Dolan for the handling of the property claim and to Steve and Doug who had the unenviable task of contacting fire victims right after the fire. Again, many thanks for a job well done.

Sincerely



1625 Tahiti Avenue  
Laguna Beach, California 92651

July 12, 1994

Mr. Kenneth Crown  
The Greenspan Company  
1300 Dove Street, Suite 200  
Newport Beach, California 92660

Dear Ken:

It is hard to realize that our "project" is, after so many months, finally and completely resolved, and on terms far beyond anything I had hoped or expected.

Of course I am aware of my deep indebtedness to you, for your vast technical and professional skills exerted on my behalf and for your infinite patience with me, but most of all for your determination and persistence. Although the material benefits are mine, I hope that you are at least partially repaid by your knowledge of how well you have succeeded.

I do feel that I should have some credit for having had the wit to acknowledge my inability to deal with a situation for which I was totally unequipped and to turn over the whole thing to The Greenspan Company, and for my good luck in having you assigned to my case.

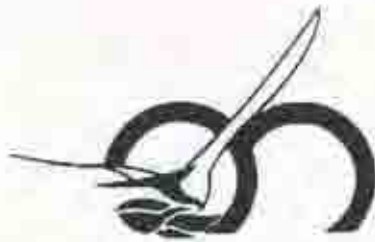
My thanks for everything you have done, and all best wishes for your continued success and happiness.

Very sincerely yours,



John F. Carspecken

714-494-6391



MIRAMAR PUBLISHING COMPANY

8133 BRISTOL PARKWAY • PO BOX 3640 • CULVER CITY, CALIFORNIA 90231-3640  
213/337-9717 • 800/543-4116 • FAX 213/337-1041

May 18, 1994

Mr. Gary Johnson  
The Greenspan Company  
22917 Pacific Coast Hwy., Suite 330  
Malibu, California 90265

Dear Gary:

I just wanted to thank you on behalf of Tim and myself for all of your personal attention and Greenspan's diligent work on our claim with California Fair Plan following the Malibu fire.

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.

While I'm certainly hopeful that we won't be faced with another loss of this magnitude, I can guarantee you that if we do we will place a call immediately to Greenspan.

Thank you again,

Denise Novoselski  
22313 Carbon Mesa Road  
Malibu, California 90265



5/17/64  
Re: Frank Condit

Mr. Bill Lake  
The Greenspan Co.  
3600 Wilshire Bl., Suite 300  
Los Angeles, Ca. 90010

Dear Mr. Lake,

During the past four months we've not only entered into a most pleasant and efficient business relationship, we've made a friend - Frank Condit.

After losing our home and a lifetime of precious memories in the real estate fire of East November 2nd, we obviously weren't too much fun to be around when we signed with the Greenspan Co., but Frank as our adjuster was up to the task at hand and took care of each and every detail with the know-how of a real pro. All this plus his special Italian charm and a good sense of humor made things a lot easier for us both.

Whatever good thing might be in store for Frank at the Greenspan Co., he deserves them.

Sincerely,  
Bob & Ellen Kershoff

#16 Sea Colony Drive  
Santa Monica, Ca. 90405



*Steven R. Chew, D.D.S., P.C.*

17542 IRVINE BLVD., SUITE E - TUSTIN, CALIFORNIA 92680  
(714) 832-5890

May 8, 1994

Mr. Bill Rake  
The Greenspan Company  
3600 Wilshire Boulevard  
Los Angeles, California  
90010

Dear Mr. Rake:

Your company has served us with excellence from the time of the Laguna Beach fire to our recent extremely satisfactory settlement with our insurance company, Allstate.

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 The Greenspan Company to our final dealings last week we have had the pleasure of dealing with consummate professionals.

Richard Tanitsky carefully and competently guided us through every step of the process. We could not have been more pleased with his work and the end result. He kept us at all times comfortable that we were progressing toward a settlement that would maximize our benefits. His negotiations and assurances always produced the sought for results.

Dick Krajnik, led us through the process of creating the inventory for our home, with the same assurances and guidance that made the process as painless as possible and produced what we believe was the most accurate and complete result obtainable. He was also always completely pleasant to deal with and made our lives as easy as possible.

The entire staff was always responsive to our needs and the results far more wonderful than we had even dreamed. If we had not dealt with The Greenspan Company, 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.

Today we look forward to a wonderful future and for that we thank The Greenspan Company, and especially Richard Tanitsky.

Sincerely,



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

IRVING BRECHER  
10590 Wilshire Boulevard, Apt. 1001  
Los Angeles, California 90024

March 30, 1994

Robb Greenspan  
The Greenspan Co.  
3600 Wilshire Blv.  
Los Angeles, Ca.

Re Malibu Fire Property Loss

Dear Robb:

I'm almost sorry that I have no further claims to submit to an insurance company, because I have enjoyed so very much the entire experience of having you and your associates represent me in the loss-claim regarding my property in Malibu, last November.

I have never seen a more efficient and zealous effort as was put forth by your team, and to say I am gratified and grateful would be understatement.

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.

And particularly I want to mention the remarkable work that your Larry Redcope did, in the most difficult task of developing the information regarding the personal property loss....it was a major task and Larry has my sincere thanks.

Count me as another fan of the Greenspan team.

Cordially,

*Irving Brecher*  
Irving Brecher

Cc: Larry Redcope

March 25, 1994

Mr. William Rake  
The Greenspan Co.  
3600 Wilshire Blvd., Ste. 300  
Los Angeles, CA 90010

Re: The settlement of my claim (file # 80004) with State Farm Ins. Co. after the Laguna Firestorm.

Dear Mr. Rake,

This is to inform you that I was extremely happy with the final settlement of my above claim. I would like to point out that Mr. Richard Tanitsky, my assigned adjustor, did a splendid piece of work under the most trying of conditions. The insurance adjustor made it most difficult in coming to terms with the claim. Those were certainly trying times and I greatly appreciate Mr. Tanitsky's skill as a negotiator as well as his persistence in supporting me throughout this ordeal. He was always forthright, "to the point", and consistent when representing me.

Please let it be known that I wholeheartedly recommend The Greenspan Co., and especially Mr. Tanitsky, for the representation of any disaster victim with a claim against any insurance company. Thank you!

Sincerely yours,



Terry C. Robinson, D.D.S.



BETTY ANN BRUNO  
334 POINT SAN PEDRO ROAD  
SAN RAFAEL, CALIFORNIA 94901-2434

December 8, 1993

Dear Randy:

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.

Since that day in October 1991, Craig and I have repeatedly told each other that one of our best decisions was asking you and the Greenspan Company to represent us. We really don't know how we could have managed the complexities of our insurance claim without your professional acumen.

Without the expertise of Greenspan, we would have settled for much less than what we were entitled to; and we wouldn't be able to rebuild our lives and recover from that terrible loss.

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.

Thank you, Randy. We appreciate you and your staff. You were always there when we called. In fact you usually called us before we could call you. You made us feel as though we were the only people you had to worry about. I don't know you do it, but you and your company are definitely tops in our book.

If there is anything we can ever do for you, please do not hesitate to ask - and it's yours.

Sincerely,

  
Betty Ann Bruno

Mr. Randolph Goodman, SPPA  
The Greenspan Company  
400 Oyster Point, Suite 519  
South San Francisco CA 94080

## THE BROOKHOLLOW GROUP

GREGORY J. KNAPP

February 9, 1994

Mr. Robb Greenspan  
Greenspan Company  
3600 Wilshire Boulevard  
Suite 300  
Los Angeles, California 90010

Dear Robb:

I want to tell you how pleased I am with the services provided by the Greenspan Company in helping me with damage caused by the Laguna Beach fires. Richard Tanitsky did an exceptional job in providing me professional and dedicated service and was a very effective in negotiating my claim which resulted in a timely pay out.

The services of your firm and Richard were extremely helpful and I wanted to personally thank you.

We at the Brookhollow Group are happy to have you as a thriving tenant in the Wilshire Financial Tower. It's great to see businesses such as yours prospering in these economic times.

Best Regards.

Sincerely,



GJK/kb

cc: Richard Tanitsky

PaineWebber Incorporated  
100 California Street  
San Francisco, CA 94111  
415 954-6700  
800 826-7014 Natl  
800 331-9431 CA

PaineWebber

November 23, 1993

Mr. Bill Burns  
The Greenspan Company  
720 Howe Avenue Ste 106  
Sacramento, Ca. 95825

Dear Bill:

I must admit at first I was a little doubtful that hiring The Greenspan Company would help my situation with Farmers. Now that a year has past, and you have fought on my behalf every inch of the way, I don't believe I could have done it without you.

Bill, I must tell you that your patience, understanding and professionalism was truly appreciated.

I look forward to recommending your services to anyone who made need them.

Sincerely,



Bill Corbett

BC/jk

DIANE SCHNEIDER

Attorney at Law

3871 Piedmont Avenue  
Oakland, California 94611  
(510) 548-1146

November 12, 1993

Randy Goodman  
The Greenspan Company  
400 Oyster Point Blvd.  
South San Francisco, Ca. 94080


Dear Randy,

I am writing to thank you for your services in negotiating my claim. As you may remember, after the Oakland Firestorm I was quite skeptical about hiring a public adjuster to assist me with my insurance claim.

I now know I made the right decision in hiring you. I believe that your expertise in presenting and negotiating insurance claims resulted in an agreement with my insurance company that I would not have been able to obtain on my own. Additionally, without your assistance it would have been a lot more difficult to move forward with my life after the fire.

I have been impressed from the outset at the professional manner in which your office is run, especially the assistance that Sandy provides.

Regards,

  
Diane Schneider





# Chabot Tennis Talk

Newsletter of the Chabot Canyon Racquet Club

---

9 November, 1993

Mr. Bill Burns  
The Greenspan Company  
720 Howe Avenue  
Suite 106  
Sacramento, CA 95825

Mr. Burns,

I wanted to thank you and your staff for all your help in maximizing the insurance recovery for the Chabot Canyon Racquet Club following the 1991 Oakland fire. 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'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. With your help, we received enough insurance recovery to finally begin our rebuilding process. We expect our new building to be completed in April 1994!

I also wanted to thank you for the follow up provided in reviewing and suggesting changes to our new policy to avoid future insurance problems.

I can not say I would "like" to do business with you again, but should my business, or I, need assistance with any insurance matter, I will call The Greenspan Company immediately.

Sincerely,



Marilyn Gurry  
Club Manager

SHARON B. DRAGER, M.D.  
PROFESSIONAL CORPORATION  
VASCULAR SURGERY

2089 VALE ROAD, SUITE 23  
SAN PABLO, CALIFORNIA 94805

November 9, 1993

Mr. Randolph H. Goodman  
Executive Vice President  
The Greenspan Company  
400 Oyster Point Blvd.  
South San Francisco, CA 94080


Dear Randy,

As you know, in June 1992, I retained the Greenspan Company to represent my interest in settling the loss I sustained in the Oakland Hills Fire of October 1991. My home and all of its contents were destroyed. After I received the offer from my insurance company, I realized that I would need professional help to be sure that I realized the settlement I was entitled to. William Burns was assigned to my case. He proved to be extremely knowledgeable about construction costs in Northern California. He developed a strategy tailored to my house and my needs, and he proved to be a skillful and forceful negotiator. Our negotiations on the dwelling are complete, and I believe that I have received all of the money that I am entitled to on this claim.

Bill and his associates are still working with me on my inventory. He helped me to organize this aspect of the claim and to value many items on the inventory. We will be working on this aspect of the claim until October 1994.

The Greenspan Company has been a sympathetic and professional advocate for me. I also know you, Randy, have attended many policy holder meetings and have been helpful to all of the insured in the area. I highly recommend the Greenspan Company to anyone who has sustained a major insured loss.

Very truly yours,

  
Sharon B. Drager, M.D.

SBD/jhr

4283 Piedmont Ave., Ste E-5  
Oakland, Ca. 95476  
November 8, 1993

Re:

The Greenspan Company  
100 Oyster Point Boulevard  
So. San Francisco, Ca. 94080

To Whom It May Concern:

I lost my home and all belongings in the Oakland fire of October, 1991. 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 The Greenspan Company, 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's representative, Mr. Dean Osborne. 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, and would have been subjected to a great deal more stress throughout the process.

I am, therefore, very grateful to both Mr. Osborne and the Greenspan Company for their work in representing me, and I have nothing but the highest praise for their services.

Very truly yours,  
Dru Simms  
Dru Simms



Nov. 2, 1993

Bill Greenspan  
The Greenspan Company  
400 Oyster Point Blv.  
Suite 519  
South San Francisco, CA 94080

Dear Bill,

I would like to express my most sincere gratitude to you and all the members of The Greenspan Company for helping me through a very difficult time in my life.

After losing my home in the Oakland fire, I was not looking forward to the long tedious process of settling my claim, with my insurance company, by myself. Thanks to you and the other members of The Greenspan Company, I was relieved of this terrible burden. I felt I had a family of friends who took the burden upon themselves to negotiate, on my behalf, with my insurance company.

Thanks to you, Bill, 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.

The Greenspan Company is made up of the most sophisticated, intellectual, experienced and highly motivative professional people that I have ever worked with.

Again, thankyou Bill and all of the members of The Greenspan Company for helping me through this difficult time.

Most sincerely,

A handwritten signature in cursive script, reading "John Markowski". The signature is written in dark ink and is positioned above the printed name.

John Markowski

November 1, 1993

The Greenspan Company  
Attn: Dean Osborne  
400 Oyster Point Blvd. Suite 519  
South San Francisco, CA 94080

Dear Dean,

David and I want to take this opportunity to thank you, Ken Crown and the Staff at Greenspan for all that you have done for us during the past two years.

When we lost our home in the 1991 Oakland Hills fire, we were in more shock than we realized for many weeks. At first our insurance company seemed to be right there with the hand out...cash and encouragement. We believed all we had to do was to file the appropriate claim. As you well know the ensuing weeks were filled with uncertainty and confusion, mostly generated by our insurer. Adjuster after adjuster, each with their own version of what we would be entitled to under our policy; inconsistency reigned, and the paper work piled.

When we were finally presented with the "scope" of the insurance company's estimate of rebuilding costs, David, who is a licensed building contractor, poured over it for weeks before giving up in despair and hiring a friend/contractor to go over it with him. They soon both gave up.

We reluctantly began looking for professional help. We talked with several public adjusters before deciding on Greenspan. Your professionalism, reasonable fees and personal support, to say nothing of recommendations from other fire victims 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 to settle our claim under these stressful circumstances was the best investment we could have made.

We thank you and wish you well.

Most Sincerely,

  
Beth and David Hoge

bjh

J R SINGER  
2917 AVALON AVENUE  
BERKELEY, CA 94705

PH. 510/548 3358

FAX 510/548 1878

November 1, 1993

TO WHOM IT MAY CONCERN,

THIS LETTER IS TO DESCRIBE MY EXPERIENCES WITH THE GREENSPAN COMPANY FOLLOWING THE COMPLETE DESTRUCTION OF MY HOUSE IN THE OAKLAND-BERKELEY FIRE STORM ON OCTOBER 20, 1991.

SHORTLY AFTER THE HOUSE WAS DESTROYED, I ENGAGED THE GREENSPAN COMPANY TO NEGOTIATE WITH MY INSURANCE COMPANY--THE TRANSAMERICA INSURANCE CO.

BILL GREENSPAN HANDLED ALL OF THE NEGOTIATIONS. BY SO DOING, I WAS SPARED ALL OF THE WORRYING. WHENEVER I WOULD BECOME ANXIOUS, BILL TOLD ME THAT THE NEGOTIATIONS WOULD TAKE TIME, AND THERE WAS NO ESCAPING THAT FACT. I WAS ABLE TO MAINTAIN MENTAL EQUILIBRIUM AND CONTINUE WITH MY PROFESSION AS A RESULT OF HIS REASSURANCES AND OBVIOUS COMPETENCE.

AS A RESULT OF WORKING WITH THE GREENSPAN COMPANY, I WAS ABLE TO RECOVER FROM THE FIRE FINANCIALLY INTACT, WITH A VERY SATISFACTORY SETTLEMENT FROM THE INSURANCE COMPANY.

IN RETROSPECT, IF THE GREENSPAN COMPANY WERE TO DOUBLE ITS CHARGES, WHICH WERE A PERCENTAGE OF THE INSURANCE PAID TO ME, IT WOULD STILL BE A BARGAIN.

I CAN STRONGLY RECOMMEND THE GREENSPAN COMPANY TO ANYONE WHO MUST DEAL WITH AN INSURANCE COMPANY. I AM VERY HAPPY WITH THEIR WORK ON MY BEHALF.

SINCERELY,

J. R. SINGER, Ph.D.

A handwritten signature in dark ink, appearing to read "J R Singer", with a stylized flourish at the end.



1864 Doris Drive  
Menlo Park, CA 94025

Mr. Randolph Goodman  
The Greenspan Company  
400 Oyster Point Blvd.  
South San Francisco, CA 94080

October 2, 1993

Dear Randy:

Now that we are coming up to the second year after the Oakland-Berkeley fire and have returned back to a normal existence, we wanted to thank you for all your help and the professional manner in which you resolved our claims. 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. As you are aware there were many exasperating things that Prudential did but probably the most offensive was offering us \$330,000 for our home after we had provided them with the original plans, a video of the house, and expended much time with the Prudential adjustment team describing the house. Although we were skeptical that anyone could get Prudential to be reasonable and fair, the final settlement amount of \$828,000 that you obtained says it all.

In what is an inherently unpleasant process, we enjoyed working with you and always felt confident that our best interests were being served. We are available to advise anyone in regard to your services or dealing with the aftermath of a disaster and can be reached at the following numbers: 510-842-5941, John Gannon's work, and 415-349-5418 Jim Rytuba's work.

Hopefully we will not need your services in the future but look forward to staying in touch. All the best!

Sincerely,



James J. Rytuba  
John J. Gannon



**WILLIAM B. DAVISSON**

660 Florence Avenue Oakland California 94618 - 2740  
(510) 428-1280

September 13, 1993

Frank Candido  
The Greenspan Company  
400 Oyster Point Blvd. Suite 519  
South San Francisco CA 94080

Dear Frank:

I had no idea what a public adjuster was on October 20th 1991. Little did I know at that time how important this profession would be to me over the next year plus! Like thousand of other people I lost my home in the Oakland Hills Firestorm that fateful day. How to handle everything and deal with all that one has to deal with after a crisis such as this?

Fortunately Greenspan Company was referred to me by a member of my church. I made an on the spot decision to use your services based on the interview I had with your representative. I do not regret the decision and I am satisfied with the results. I would like to make some points that have been important to me:

- \* As a single person I had only so much time and energy to devote to contractors, architects, city officials and shopping for replacement items for my home. Greenspan handled the insurance worries for me.
- \* I believe that Greenspan 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.
- \* You were willing to keep going after justified expenses that the insurance company had been hesitant to agree to; i.e. staggering increases in lumber prices between contractor's quotation and actual purchase of lumber.
- \* After the rebuilding process began, more than once I had a neighbor ask me about your services and for your name and address. Their frustration was increasing with each meeting with their insurance company. A fact I was pleasantly denied.
- \* After the fire there were representatives from many public adjustment firms combing the hills. Many were unprofessional in their approach and with suspect history. I never heard a negative comment on Greenspan.

Frank, it has been a job well done. I would be happy to give Greenspan a recommendation at any time!

Sincerely,

  
Bill Davisson

P.O. Box 323  
Avery, CA 95224  
August 5, 1993

The Greenspan Co.

Attn: Ken Crown,

Dear Ken,

I've been wanting to write this letter for quite awhile now, and the time just seems to fly by. The house is progressing, and we hope to be in by Labor day.

Shirley and I want to express our gratitude to you and the others in the Greenspan Company who helped so very much in getting us the settlement from our insurance. If I calculated correctly, the sums received from insurance for the replacement of our house and the other structures totalled over twice what our policy amounts were, and we received the full amount for our personal property and a generous amount for our additional living expenses, and landscaping. I never would have believed that could have been possible. I hope you are as successful in your efforts on behalf of all of your clients, as only people like us know what a stressful and tragic loss such a fire was. We would like you to use this letter as a recommendation if you wish and would invite anyone to call (209-728 2154) or write us for a personal recommendation.

Our invitation to you and your family still stands to visit us and see our rebuilt home.

Yours truly,

Handwritten signatures of Bob and Shirley Koch in cursive script.

Bob and Shirley Koch

1916 Lakeshire Dr.  
Walnut Creek, CA 94595  
July 30, 1993

Mr. Randolph H. Goodman  
Executive Vice President  
The Greenspan Company  
400 Oyster Point Blvd.  
South San Francisco, CA 94080

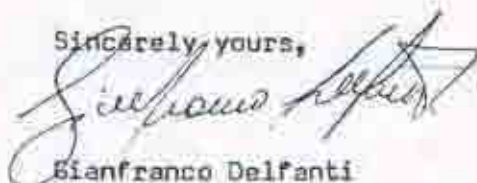
Dear Randy,

My wife Helen and I want to thank you once again for your highly professional and friendly assistance on our claim with the Safeco Company after the complete loss of our home and property in the October 1991 Firestorm in Oakland, CA. We are pleased with the result of our settlement. We certainly could not have done any better ourselves without your skillful help.

You and your Company are often the subject of conversation with our friends. We have made them aware of your professional abilities and your fairness. Thanks to you we can now carry on our lives, where as many other disaster victims are still struggling.

In appreciation we remain,

Sincerely yours,



Gianfranco Delfanti



Helen Rogers Delfanti

William and Mary Gardner  
5871 St. Paul Ct.  
Oakland, CA 94618

Job Site: 6037 Contra Costa Road  
Oakland, CA 94618

William J. Burns  
The Greenspan Company, Suite 519  
400 Oyster Point  
South San Francisco, CA 94080

May 24, 1993

Dear Mr. Burns:

Enclosed is a check for \$2,857 which is payment in full for work that you and your firm performed to help establish the value of our loss at 6037 Contra Costa Road, suffered on October 21, 1991, during the Oakland Firestorm. Your personal efforts and advice were instrumental in helping Mary and I reach a settlement.

Do not hesitate to ask if in the future if you require a verbal or written reference. Thanks again.

Sincerely,



William M. Gardner

enclosure

cc: Tim Kirk



ABIGAIL MELAMED

May 5, 1993

Mr. William J. Burns  
The Greenspan Company  
400 Oyster Point  
Suite 519  
South San Francisco, CA 94080

Dear Bill:

Once again thanks for all your help with our insurance claim after the Oakland Firestorm. Initially, I was skeptical about any public adjusters, and the Greenspan Company 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.

In summary, you made it possible for us to live through the "after fire" trauma by insuring we got what we needed to rebuild our lives.

What more could we ask for?

Cordially,

  
Abby Melamed



March 6, 1993

Mr. William Burns  
The Greenspan Company  
340 Oyster Point Blvd.  
South San Francisco, CA.

Dear Bill,

We cannot thank you enough for the expert and efficient manner in which you handled our insurance claim. Two days after we had lost our home and all our belongings in the Oakland Hills firestorm, the main office of our insurance carrier told us to file a claim "in a few weeks." We were wearing the only clothes we owned---blue jeans and t-shirts. Our insurance agent said that we should stay with friends as long as possible, and that any purchases, or leases, would have to be pre-approved by 'the company.' 'Our new house,' she said, 'would be built in six months'. Luckily, a friend suggested we come to a presentation to be given by Greenspan and Company at his office; we signed a contract that day. Within twenty-four hours we had been introduced to you and three hours later we had a check for \$30,000; nine days later we received the full face value of our policy.

More importantly, because you as our representative, with Greenspan staff, later 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. More than eighteen months later most of our friends and neighbors are still negotiating with their carriers. It took you less than half that time to reach a full settlement for us.

Working with you was a pleasure. Hiring Greenspan and Company was a very wise decision. We, of course, would be willing to discuss our satisfaction, at any time, with any future clients.

Please accept our apologies for the lateness of this letter. Our new stationary was only printed recently.

Sincerely yours,

Wolf and Judith von dem Bussche

*Judith von dem Bussche  
Wolf von dem Bussche*

Wolf von dem Bussche  
841 Contra Costa Avenue  
Berkeley, CA 94707  
510-528-2737  
FAX-527-7345

1076 Carol Lane, #145  
Lafayette, CA 94549  
10 January 1993

Mr. Randy Goodman  
The Greenspan Company  
400 Oyster Point Blvd., Suite 519  
South San Francisco, CA 94080

RE: Services of Mr. Frank Candido in connection with  
Fire Loss at 6069 Fairlane Drive, Oakland, CA 94611  
20 October 1991

Dear Mr. Goodman,

We wish to draw to your attention the fine service Mr. Candido has provided us since we retained the services of the Greenspan Company in regard to our loss in the Oakland Hills Firestorm. We have recently reached agreement with State Farm concerning the replacement costs of our structure, and we are pleased with the result.

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 (of September 15, 1992) from Mr. Candido to the State Farm Claims Representative. This was good work.

We are still working on the contents part of the settlement and possibly additional code upgrade coverage for our structure. It is our hope and expectation that this also will be resolved to our satisfaction, in large measure due to the efforts of Mr. Candido and his associates at the Greenspan Company.

We hope you will take note of our opinion in your evaluation of Mr. Candido's effectiveness.

Sincerely,



Charles Alcock,



May-Ying Chu,

cc. Frank Candido



November 16, 1992

Ken Crown  
The Hexspan Company  
400 Oyster Point, Suite 519  
South San Francisco, Ca 94080

NOV 19 1992

Dear Ken,

The October 1991 Firestorm was devastating to our family. 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 lines and start to rebuild our "home".

I also want to thank you for continuing to work closely with our contractor Jeff Gifford and including him in the process as he had been instrumental in supporting us directly after the fire.

Please feel free to use us as a reference. I would recommend your services to anyone having to face an expensive loss.

Sincerely,  
Joan Taylor  
257 Sandringham Rd  
Piedmont, CA 94611  
510-531-8270



LAW OFFICES OF  
**EDWARD J. NEVIN**

22 BATTERY STREET  
SUITE 333  
SAN FRANCISCO, CA 94111-6586  
TELEPHONE: (415) 392-6040

STOCKTON OFFICE  
MARGARET MARY JOHNSTON  
125 BRIDGE PLACE, SUITE 301  
STOCKTON, CA 95202  
(209) 862-0700

FAX: (415) 392-2728

September 22, 1992

Mr. William J. Burns  
The Greenspan Company  
400 Oyster Point Suite 519  
South San Francisco, California 94080

Re: Greenspan File # 90021  
Nevin Family Home  
Edward & Christina Nevin  
45 Gravat-Berkeley, CA 94705-1526

Dear Bill:

Christina and I cannot begin to tell you how grateful we are for your outstanding work. It was very difficult, both emotionally and intellectually, for us to decide what to do immediately following the catastrophic fire. We were certainly not sure of our decision when we hired you within a week or so of the fire. We worried that we would be spending a significant portion of our recovery in fees for your services and that we would be thereby limiting the funds available for reconstruction.

How wrong we have been proven and how ill placed were our worries. Your outstanding work on the claim for structural damage resulted in a net to us which far exceeded any amount we could have recovered on our own, even after adjustment for the payment of your well earned fees.

We sincerely thank you for your professionalism, your preparation and thoroughness and your attention to detail which seems to be the key to your success. Last but not least, thank you for your integrity. We hope that we will have the opportunity to refer others to you. Thank you again, Bill. We will always be grateful clients.

Very truly yours,



Edward J. Nevin

\*\*\*\*\*  
Cherie A. Emery & Corey J. Klein  
863 Leo Way, Oakland, CA 94611

September 14, 1992

Mr. Randy Goodman  
The Greenspan Company  
400 Oyster Point Boulevard  
South San Francisco, CA 94080

Dear Mr. Goodman,

We would like to thank the Greenspan Company for the extraordinary assistance you and your staff provided us in realizing an insurance settlement following the Oakland hills fire which destroyed our home last October. 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, as we were still reeling from the impact of more than 3,000 homes burned to the ground, that we needed some professional help.

We couldn't have made a better decision. Mr. Frank Candido became our personal counselor, as well as our public adjuster. His professional skills were invaluable and his approachable manner was refreshing.

This disaster has been for us the most stressful time we have experienced as a family. The ten months of prolonged agony it took to secure an insurance settlement has left us somewhat deflated of the energy we now need to rebuild, if not cynical about the insurance industry itself. We are very sure that it would have been only worse if we had attempted the process on our own.

The hills will not be the same for a very long time. And certainly our lives have been forever changed. I must frankly say that the fact that our family is still intact is a tribute to the Greenspan Company and Mr. Candido's ability to assume much of the burden which might otherwise have broken us apart.

Our hearts go out to the survivors of the disasters which have followed ours. Please feel free to use our name should you need a recommendation for a prospective client.

With sincere thanks,



Cherie Emery & Corey Klein

cc: Frank Candido

# FIRESTORM INTERFAITH RECOVERY EFFORT

American Baptist  
Churches of the West

The California Nevada  
Conference of the United  
Methodist Church

Christian Reformed  
World Relief  
Committee

The Church of  
Jesus Christ of  
Latter Day Saints,  
East Bay

Churches of Christ,  
Scientist

Episcopal Diocese  
of California

The Greek Orthodox  
Cathedral of the Ascension

Interreligious Council  
of Oakland

Jewish Federation of  
the Greater East Bay

Latin Disaster  
Response Committee  
Displaced Workers  
Assistance Project

Lutheran Social Services  
of Northern California

Mennonite  
Disaster Service

Northern California  
Conference United  
Church of Christ

Northern California  
Ecumenical Council

Oakland Coalition  
of Congregations

Parish of  
San Francisco

Roman Catholic Diocese  
of Oakland

David Cohen  
Roy-Roll Targemian Bell  
Co-Chair

Janice Jeffers-Long,  
Project Director

August 27, 1992

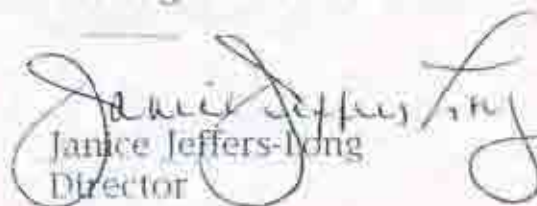
Randy Goodman, Manager  
The Greenspan Company  
400 Oyster Point, Suite 519  
South San Francisco, CA 94080

Dear Mr. Goodman,

On behalf of our Board, myself, and our clients, I want you to know how much we appreciate the \$750 reduction in your fee for services to Mr. Walter Perker. I would also like to commend Dick Krajnik for his compassion and excellent work in this case.

Generosity such as yours provides not only the tools of recovery but the strength of hope that the recovery process requires of those whose lives were shattered by the firestorm. Thank you for being a vital part of our community's healing.

Wishing You Peace,

  
Janice Jeffers-Long  
Director

PHONE: (510) 482-3770  
FAX: (510) 531-3711

4700 LINCOLN AVENUE  
OAKLAND, CALIFORNIA 94602



R C Wentworth  
3960 Magee Ave  
Oakland, CA 94619  
26 August 1992  
(Let92w)

R. H. Goodman, Exec. Vice President  
The Greenspan Company  
400 Oyster Pt. Blvd., Suite 519  
South San Francisco, CA 94080

Dear Mr. Goodman:

I think it is time to inform the Greenspan Company in writing what I have been telling our friends in person over the past 10 months. As you know, my wife, Jeanne Litscher, and I signed with you shortly after the fire of October 21, 1991 to represent us in dealing with our insurance company. Your agent, Frank Candido, was assigned to our case, and we have found him to be personable and effective in handling our interests.

Frankly, Jeanne was initially unhappy with the decision to hire a Public Adjustor. 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. As is evident in our file, and without mentioning the name of our insurance company, the first thing that happened was an attempt to fraudulently misrepresent our decision in the Loss-of-Use issue. The insurance company claimed, in writing, that Jeanne had chosen to receive the \$1050/mn rental value we were paying in our temporary quarters, rather than the fair rental value of over \$2000/mn for the house we had lost. We wrote a letter pointing out the rather obvious absurdity of their claim, and Frank wrote a strongly worded missive in the same vein. I am personally disappointed that the head office reversed their decision. I would have preferred to take them to court for triple damages, as well as exposing them to the adverse publicity.

Subsequently, 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. However, as the negotiations proceeded we were making guesses about what we would be offered, and Frank kept telling us to keep our mouths shut. 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 for these services. Obviously, this is a very satisfactory result. Thank you for your good work!

Sincerely,

*R C Wentworth*

R C wentworth



52 Charles Hill Road  
Orinda, CA 94563  
August 17, 1992

Ken Crown  
Greenspan Company  
400 Oyster Point Boulevard  
South San Francisco, CA 94080

Dear Ken:

Thank you for a terrific and highly successful job in representing us with our claim with Allstate, after the Oakland fire of October 1991. We learned of your service from two friends whom you had helped in previous claims. They didn't suggest that we avail ourselves of your services: they insisted. From our perspective, gained over the last nine months, they were right to insist.

You were thorough and competent, as well as highly skilled at the job required. Due to various machinations entered into by Allstate, the job of closing the claim took from October 1991 to August 1992. Throughout that long and frustrating period, 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. I was personally ready to demand arbitration when the sixth adjuster for Allstate said, "What's the scope of this claim, anyway?" But you calmly responded, "Laura, look at the files and you'll find 50 pages detailing the scope."

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.

Thank you again for your help in a job well done.

Sincerely,

  
Keith and Jan Gunn

August 17, 1992

Jay and Renee Keller  
12575 Brookpark  
Oakland, CA. 94619  
Phone: (510) 655-2372

The Greenspan Company  
400 Oyster Point Blvd. Suite 519  
South San Francisco, California 94080  
Phone: (415) 583-4300; Fax (415) 583-4049

To: The Greenspan Company;

We thank you for helping us with our claim with Allstate Insurance Company as a result of the Oakland Hills fire on October 20, 1991. Our adjustor, Frank Candido, performed above and beyond the call of duty during the settlement of our claim. 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 with out Franks efforts. You earned your fee.

As active key players of the Allstate policy holders group (Unexpectedly Underinsured Allstate Policy Holders, UUAP) we were intimately aware of the problems other Allstate policy holders were having with the settlement of their claims. Frank shielded us from these stress creating problems so that we were able to maintain our normal stressful professional lives with piece of mind. This was comforting to us.

In conclusion, we thank The Greenspan Company and particularly Frank Candido for assisting with the settlement of our claim with the Allstate Insurance Company. Hopefully we will never experience another Oakland Hills Fire, but, if we should ever find ourselves in need of your services, we will request them, and we hope that Frank Candido would be available to represent us. Thank You Frank, a job well done.

Sincerely Yours

The block contains two handwritten signatures in black ink. The signature on the left is more complex and stylized, while the signature on the right is simpler and more fluid. Both appear to be cursive.

Jay & Renee Keller

# Mason Brothers

A DIVISION OF HOLT + COLLINS

STOCKBROKERS

SINCE 1928

1330 Broadway • Suite 1356  
Oakland, California 94612-2568

(415) 832-6344

August 11, 1992

Mr. Randy Goodman  
The Greenspan Company  
400 Oyster Point Blvd.  
South San Francisco, CA 94080

Dear Randy:

I cannot close my case without giving credit to your fine adjuster, Ken Crown. His zeal and energy on my behalf gave me the encouragement to continue my fight. He spared no effort in protecting my interests. His professionalism is to be admired.

Please treat him well. He is an asset to your firm.

Sincerely,



Robert Fischer

RF/bj

7/27/92 ✓

Dear Randy

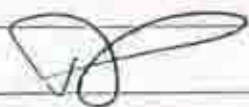
If the emotional loss (from the fire, October '92) is still healing, we can thank you for resolving the material loss. It means a great deal to us to have recovered enough to feel secure, that we can go ahead with our plans to "restart". I KNOW we could never have done it alone.

I wouldn't hesitate to call you again, in similar circumstances (Heaven Forbid!)

Most Sincerely,

Fred & Nena Purcell

Sorry ... as you know, I've no secretary ~ thus have enclosed a letter head ... if you want.





---

**Mark J. Rubash  
Melanie L. Hills**  
25 Wyngaard Avenue  
Piedmont, California 94611  
Telephone (510) 428-2048

July 2, 1992

To Whom It May Concern:

When my husband and I lost our home in the 1991 East Bay Fire Storm, we pushed aside our grief and began the process of rebuilding our home and our lives. We never thought of hiring a public adjusting firm because we considered ourselves well-educated, capable people who could handle our problems ourselves. Besides, we had guaranteed replacement insurance, what could go wrong? We never expected to encounter all the obstacles, red-tape, dishonesty, and bad faith in which we were soon engulfed.

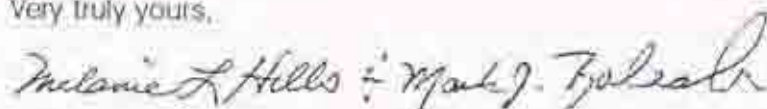
After spending a lot of wasted energy with our insurance company, we learned about The Greenspan Company. In reading the letters of recommendation from their clients, we immediately knew that something was different about this company—the recommendations seemed to come from the heart. We are now happy to add our own heartfelt recommendation, to the many others.

Our primary problem was the valuation of our residence—a sticky issue, as our insurance company had an out-of-town contractor who had estimated the costs of rebuilding our home at much less than local contractors. I never thought that we would get beyond "Company policy is to pay the lowest estimate," but William J. Burns, of The Greenspan Company was able to do so. He built a convincing argument based upon his knowledge of our home and his command of detailed cost statistics in our area. He focused on the details and hammered out a settlement, item-by-item and room-by-room. On the day he negotiated the settlement, he clearly went beyond the call of duty and far exceeded our expectations. 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. We can recommend Bill without hesitation.

Thanks to Bill, we are now in the process of rebuilding our home. We can promise you that he is on the invitation list for our house warming party this Fall!

Very truly yours,



Mark J. Rubash  
and Melanie L. Hills

G. David MacKenzie, D.D.S.  
P.O. Box 20699  
Castro Valley, California 94546-8699

June 29, 1992

The Greenspan Company  
400 Oyster Point Boulevard  
South San Francisco, California 94080

Dear Sir:

My wife and I wanted to thank you for the job that Frank Candido and your company did for my wife and I in settling the claim on our home after the Oakland firestorm. When we first signed up with your company we were somewhat skeptical as to whether or not you would get us additional money to at least cover the fee which you were going to charge us, and as two professionals with about fifteen years of post high school education between the two of us, including an engineering degree and an M.B.A., we felt confident that we could settle the claim ourselves. Nevertheless, Mr. Candido was able to obtain for us almost twice as many dollars from our insurance company as we had anticipated that we would be able to obtain by ourselves, and the time and effort that we had to put into the process was almost minimal.

We wouldn't hesitate to recommend Mr. Candido or your company to anyone who has a major loss and needs an insurance claim settled, and in fact we would encourage them to contact you rather than attempt to settle it themselves. Thank you very much for a job well done.

Sincerely,



G. David MacKenzie



152 Hillcrest Road  
Berkeley, CA 94705

Phone: 510-654-2479  
Fax: 510-654-2315

June 19, 1992

Stephen End, SPPA  
The Greenspan Company  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, CA 94080

Dear Stephen,

As the settlement of our insurance claim with State Farm approaches a conclusion, I wanted to write and express my appreciation to the Greenspan Company for making the negotiation process proceed so smoothly and painlessly. In such a personally disastrous situation as the Oakland Hills fire, it was of tremendous importance to us that this was not also a financial disaster. Accordingly, this letter is to commend highly the performance of Frank Candido in this matter. I hope that my views will be shared with the appropriate members of the Greenspan Company.

From the beginning of the negotiation process, the interactions between myself and my wife, and Frank were of a highly pleasant nature. Furthermore, Frank was also able to sustain an extremely good relationship with State Farm, even though their adjusters were replaced with a rapid frequency. Frank's handling of the guaranteed replacement issue was extremely well planned and consequently, was executed with maximum success.

For these reasons, I hope that my comments will be taken into account for future reference regarding Frank's career development at the Greenspan Company.

Sincerely,

Philip J. Barr Ph.D.



William S. Neal M.D.  
Natalie P. Neal  
290 Lee St., Penthouse  
Oakland, CA 94610

June 13, 1992

Dear Bill,

We feel we will forever be in your debt for the fine & unwavering work you did to reach a fair compromise in our case. We shudder when we visualize the anxiety & unfulfillment we would most encounter if we had foolishly tried to handle things ourselves.

One need only look at the daily Fire Bulletin Board in the Oakland Tribune. There are interminable meetings 7 days a week to try to make experts out of "worker bees." It is 8 months and the majority of actions have not settled. Many are too tired to try any more & are taking much less than they lost.

Your father started a great thing when he established The Greenspan Co. He would be very proud of the way you carry on.

We look forward to show you our new home & have you at our homewarming. There's to a long & happy friendship.

Natalie Neal



June 13, 1992

716 Blair Avenue  
Piedmont, CA 94611  
(510)654-2300

William V. Greenspan, SPPA  
The Greenspan Company  
400 Oyster Point Blvd.  
South San Francisco, CA 94080

Dear Bill,

Although I am now retired, 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.

Unfortunately, we were victims of the Oakland Hills Firestorm of October 20, 1991, along with 3,350 other homes. Our unique home and priceless contents were totally reduced to ashes.

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. I needed and appreciated your help and kindness.

I congratulate you, and I congratulate myself in knowing enough to know I needed help.

Sincerely,

*William S. Neal M.D.*

William S. Neal, M.D.

PS: You know, and I know, that we would have been grossly hampered without the perseverance of my talented wife, Natalie. In six and a half months of painful writing, and with a remarkable visual memory, she created a credible "architect's drawing" that was confirmed by an inspection of the foundation. She conveyed needed information to your very skilled contractor who completed a scope for the insurance company.

She also listed contents and treasures in the hundreds, room by room, wall by wall -- a painful procedure. Your staff put this on forms acceptable to the insurance company -- not a small task.

With all of our photos gone, she researched the name and location of the son-in-law of the original owner (all dentists.) His family reviewed their slides of gatherings and presented us with undisputed proof that the insurance company's adjuster erred in saying we had an "average" house. We proved in color that inside and out, it was a superb one level home of finest redwood and craftsmanship.

WSN/np

Raymond & Susan Buck-Lew  
1055 Kains Ave. #2  
Albany, California 94706

June 10, 1992

To Whom It May Concern:

We are writing with much appreciation for the highly professional service that The Greenspan Co. provided in representing our insurance claim after the great Oakland Hills fire which destroyed our home in October, 1991.

The skilled staff of The Greenspan Co. researched and worked with thoroughness, diligence and determination that resulted in a very favorable settlement as quickly as possible.

Mr. David Young, CPPA, was in charge of our claim. 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.

Also, Mr. Terry Stines was extremely helpful in providing initial guidance towards filing our claim.

Mr. William V. Greenspan, SPPA, Executive Vice President, and Mr. Randolph H. Goodman, Vice President, demonstrated outstanding leadership and were always available to answer questions concerning our claim.

We highly recommend the professional service of The Greenspan Co.

Sincerely,

  
Raymond Buck-Lew

Susan Buck-Lew



October 3, 1988

Henrietta Green  
1504 Grizzly Peak Blvd.  
Berkeley, CA 94708

To Whom It May Concern:

This letter is in reference to Mr. Kenneth Crown, Public Adjuster for The Greenspan Company of San Francisco, California.

In January 1988, our apartment building was seriously damaged by fire. Immediately after the fire, I was contacted by Robert Crown of The Greenspan Company regarding the services your firm offered. Since I was properly insured with a reputable insurance company, I assumed there was no need for the services of a public adjuster to assist in the settlement of my claim. Several weeks later, and hardly any communication with the insurance company adjuster, I was again contacted by Mr. Robert Crown of The Greenspan Company. Though still reluctant, I signed a contract to have The Greenspan Company represent me in the adjustment of my fire loss claim. Kenneth Crown, Robert's brother, was the adjuster assigned to handle the loss.

I am Extremely pleased to state that any apprehensions which I may have had about using a public adjuster were completely dispelled by the outstanding service provided by Mr. Crown. He spent numerous hours reviewing the estimates supplied by the insurance company and found many details that had been overlooked. He was always in constant communication with me and the insurance company through telephone calls, letters, and on-sight inspections at the loss sight.

It was reassuring to have Ken Crown there with me for the final inspection with the contractor I had chosen. Thanks to Mr. Crown's efficiency and persistancy in seeing that the job was done correctly, our property was restored with complete satisfaction.

I was thoroughly satisfied with Mr. Crown's cooperation and professional attitude in working as our adjuster. He projected to me the kind of confidence that one has when being represented by a very competent attorney. I would highly recommend Mr. Kenneth Crown to anyone who has a fire loss needing the assistance of a Public Insurance Adjuster.

Very truly yours,



Henrietta Green

RG:kl