

QUOTES FROM MAJOR CORPORATE REFERENCES



"We greatly appreciate your professionalism, knowledge, and experience that have assisted us in the preparation of the claim and through our recent negotiations with the insurance carriers. It is clear to us that without your involvement we would not have received the 'fair' settlement that was concluded in December. The team you assembled brought extensive experience to the table during a time when it was critical. Without this experience, we would not have been able to make it through the catastrophe in the manner we did."

Kevin Daniels, President
Nitze-Stagen & Co., Inc.
The Starbucks Building



"Time and again you had the creative solution, the tough negotiating point, or the quick response necessary to keep our insurance claim on track with the insurance adjusters. I am convinced that without your unflagging enthusiasm for this claim we would not have settled as quickly, nor for as much as we ultimately did."

Richard Q. Russeth
The Pillsbury Company



"Paul and Sandy assisted Continental Airlines, Inc. for several months on a business interruption claim. The claim was quite intricate for it involved a hub station that had been damaged by a typhoon. I found Paul and Sandy to be professional and easy to work with. They exhibited experience in the claims process and provided Continental with the tools needed to finalize the claim."

Monica Ho, Manager, Property & Casualty Insurance Risk Management
Continental Airlines, Inc.



"I remember well when your father came out to our office to help settle with the insurance after our big fire. We certainly appreciated how quickly he responded, and the wonderful, dedicated service we received from him."

Esther L. Snyder, President
In-N-Out Burger



"I really appreciate your work in helping us settle the fire loss at the Valencia Hilton. As you are aware, the business interruption recalculation portion of this loss was extremely intricate and your work saved us a great deal of time and eventually money."

W. David Little, Director Risk Management
Hilton Hotels Corporation



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"...your lead adjuster took command of our claim and negotiations with our insurance carrier and has returned more than three times what the initial claim value appeared to be. As a result of all your fine efforts, we have been able to rebuild a new facility, larger than the one we lost; installed a state of the art packing line; and have improved our site facility all for the amount of the settlement. We initially looked at your fee as a cost of doing business. It turns out that the fee we paid of \$218,858.00 was a true value compared to the additional reimbursements Greenspan Adjusters International was able to negotiate on the claim."

Mike Casey, VP Risk Management & Human Resources
Harris Farms, Inc.



"As you well know, when you were first hired I took considerable heat from underwriters and brokers. Everyone felt that your presence would only interfere with the claim settlement, especially considering your reputation for being stubborn and hardheaded... Having been through the entire process, there is absolutely no doubt that hiring AI and thus you and Shellie was the best move Southern Pacific made... Not once did you make me feel like we were not on the same team, only that you always had the best interest of me and Southern Pacific in mind."

Dale Wydman
Director Risk Management
Southern Pacific Lines



"We were totally bewildered when we realized we had suffered extensive damage and did not have the slightest idea what to do. Fortunately, I called you early the next morning and that same morning you arrived, arranged for the clean-up, introduced us to appropriate contractors to assess and repair the damage and successfully negotiated an appropriate settlement with the insurance carrier. We will be eternally grateful to you, not only for your professionalism, but for your real concern and caring attitude that helped us get through that period."

Alexander L. Kyman, Vice Chairman
City National Bank



"Pizza Hut of San Diego, Inc. appreciates the efforts and professionalism demonstrated by yourself and The Greenspan Co./Adjusters International. Pizza Hut believes it has received a fair and accurate settlement in a timely manner, primarily due to your factual investigation and persistence."

Mike Dobrota, Director of Real Estate
Pizza Hut



"I would like to express my personal appreciation and also the appreciation of Lockheed management in general for the excellent job you and your associates did in working up our earthquake claim, particularly the business interruption portion. It is unfortunate that we had to go to the extreme of filing suit against the carrier(s) to recover our loss due to the adamant refusal on the part of one of the carriers to recognize that we had any business interruption loss at all. It is obvious, however, that your basis of presenting the business interruption claim, backed up by your understanding of the policy wording and intent, your understanding of Lockheed's financial situation at the time of the earthquake, and, of course, your professional expertise went a long way in prompting the early settlement of the claim."

R. E. Butler, Director of Corporate Insurance
Lockheed Aircraft Corporation



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"Macerich Property Management Company recently sustained a loss of over \$1.5 million resulting from a fire at one of its shopping centers. We retained the services of Greenspan Adjusters International, and specifically Paul M. Migdal as its representative adjuster, to represent us in the presentation and negotiation of our insurance claims. Mr. Migdal and Greenspan Adjusters International represented us with great professionalism and we are extremely satisfied with the results obtained."

Stephen L. Spector, Associate General Counsel and Director of Legal Affairs
The Macerich Company



"Bob and I know how hard you and your firm worked to bring about what we consider a very reasonable and just settlement from a very obstinate insurance company."

John Paul DeJoria, CEO & Co-Founder
John Paul Mitchell Systems



"Certainly the tragedy of the World Trade Center explosion will remain etched in our memories forever. We can, however, take pride in the united response of hundreds of people which enabled the complex to be reopened in record time and reconstructed on an expedited schedule. At the same time, as you well know, we were involved in a long, sometimes agonizing process of pursuing settlement activities with insurers. Without your help, and the help of many others...the settlement wouldn't have been concluded as successfully as it was. On behalf of The Port Authority of New York & New Jersey, I would like to thank you for the expert advice you provided to me and my staff in our effort to bring the World Trade Center explosion insurance claim to closure. Your expertise and insight in this long and arduous negotiation were invaluable."

Following 9/11 "I am very pleased that you will be awarded the James G. Hellmuth Unit Citation Award for your role on the World Trade Center Loss Recovery Team. Your team's accomplishments clearly meet this criteria and it is with great pride that we bestow this honor on you."

Bruce D. Bohlen, Treasurer
The Port Authority of NY & NJ

Joseph J. Seymour, Executive Director
The Port Authority of NY & NJ



"Our main problem was the shutdown of the Guam International Airport. Even if LSG was capable of servicing the planes, no airline was allowed to fly in until the runway and other critical navigational equipment was repaired. It would not be until ten (10) days after the typhoon for the airport to resume operations. During that time, LSG'S revenue loss was significant. In reviewing our real property, stock and business interruption policies, we concluded that any reimbursement would be minimal. We employed the services of Adjusters International. The team of Paul Migdal and Gary Johnson came in and with their combined expertise and diligence in resolving the many complicated issues, the insurance companies offered a much greater settlement than originally expected."

Michell D. Ramos, Manager, Finance & Administration
LSG Sky Chefs



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"Revere had struggled to carry out its own claim defense which was initially set at about \$1.3 million. However, our insurance company found serious fault with our analysis and offered only a \$500,000 settlement. At a loss for a next move, we brought in AI to assist in both our strategic thinking and data preparation and reviews. Together we prepared a virtually new claim approach and restarted negotiations with the adjusters for the insurance company. At its conclusion, the claim was settled for \$1.592 million - more than \$1 million higher than the insurance company's original settlement offer. Much of our success was due to...insightful strategic planning before negotiations, as well as relentlessly firm conviction in the face of the insurance company that we were right!"

Gregory D. Savage
Revere Copper Products, Inc.



"Our construction team had little experience related to fire restoration and Bill's experience and knowledge helped to save time and money. Thanks in part to Bill's guidance, we were able to open the remainder of Santana Row on November 7, 2002, less than three months after the devastating fire... With Bill at the property, our development, marketing, and operations personnel were able to use Bill as the "go-to" person with any questions relating to the fire insurance claim. This allowed our staff to focus on getting the project open and operating, rather than worry about the insurance claim...Finally, Bill was an enormous resource and advocate in our claim with the insurance company. Bill's vast experience, advice, and daily commitment were extremely valuable in our effort to finalize the insurance claim for Federal Realty Investment Trust. Without Bill and the rest of the team, I am confident we would not have been able to resolve this \$125 million plus negotiation in less than 14 months, an enormously fast timetable for a claim of this size.

John Hendrickson, Senior Director, Strategic Transactions
Federal Realty Investment Trust



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

Glenn E. Thompson, Director
Willow Street Brewery



"...Your skilled team of experienced adjusters and accountants immediately sorted through a voluminous amount of our financial records. You accurately defined the economic impact of this incident to include every detail of our compensable extra expenses and related labor and material efficiencies. We were able to maintain our production/shipment schedule and Adjusters International was able to identify income/extra expense losses that were overlooked by all other parties involved. Through the great detail and negotiating skills of your firm, we were able to expedite a settlement, which was absolutely in accordance with your documentation."

John Campbell, Manager
Snyder's of Hanover, Inc.



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"We did some research and it became clear to us that your firm was the firm that we wanted to represent us. We made the decision to hire your firm to represent our interest and to ensure that we would be able to rebuild and repair our facility. We never regretted our decision. The strategies your firm employed throughout the claims process thwarted the insurers' exhaustive efforts to undervalue the claim. You successfully convinced the insurance company and their consultants for the need to resolve our differences and reach an equitable resolution. I am pleased to say that goal was accomplished."

Jerry Des Roche, President, CEO
National Power Company



"In your role as consultant to the National Park Service, your expertise was invaluable in allowing us to work through each step of the long and detailed process and to feel confident that we have protected the public interest as we arrived at a final insurance settlement of \$7.5 million which we feel is fair and just. I was very impressed by the expertise you brought to bear on the claim and soon came to realize that we, with your help, would be actively involved in the adjustment process. You provided information and perspective that allowed us to review case law, weigh options, and shift approaches to aspects of the claim in order to reach a more beneficial yet fair settlement. I have also come to respect your ability to participate and communicate fully on a technical and professional level and yet be able to translate, in clear and concise yet understandable terms, the technicalities of the profession to those of us not immersed in the intricacies. The summaries and explanations of all aspects of the loss adjustment you prepared were well done and served as the basis for National Park Service approval of the insurance settlement."

Martin L. Nielson
Chief, Business & Revenue Management
United States Department Of The Interior
National Park Service



"Although our insurance adjuster told us we would have no problem with our recovery, it soon became apparent that the logistics to prove the claim would be overwhelming. It was through your abilities and aggressive and tenacious approach to the Insurer that we recovered the maximum amount due us under our policies of insurance. We have no doubt that it was due to your careful and detailed computation of our claims as well as sophisticated follow-through and negotiation which yielded a more than satisfactory recovery along with a minimum of hassle to our management. Your assistance allowed us to concentrate our energies in rebuilding our complex and providing our guests the same standard of care to which they expected and we prided ourselves."

Robert E. Bussinger, CHA, Vice President/General Manager
Ventana Big Sur Country Inn Resort



"Our loss was quite large and the claim was complex. The team at Greenspan Adjusters International treated us as if we were their sole client. They invested an immeasurable amount of time and effort and at all times conducted themselves with extreme diligence and absolute integrity and professionalism. They took the time to learn and understand every aspect of our business. They then proceeded, as our advocate, to secure the settlement that we were entitled to under the terms of our policy. Without the assistance and guidance of these professionals, I am sure we would have never received a fair settlement."

Daniel Medeiros, Chief Financial Officer
The DiMare Company



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"Your team did an excellent job of analyzing the coverage, identifying opportunities, coordinating resources and available data, and generally marshalling the effort. It was worth noting here that the claim itself was a little dicey, at least from a proof standpoint. Again your team made absolutely the most of the claim and prosecuted it in respect to our insurance carrier with deft and expertise."

Stephen A. Ricks
Vice President / General Counsel
Otis Spunkmeyer



Through your efforts and that of Chris Glenister, we ended up securing a settlement in excess of 2.5 million dollars. Prior to hiring your firm, the insurance carrier had initially evaluated our loss at approximately \$500,000. Our only regret is that we did not retain your firm at the beginning of the adjustment process...As a result of your efforts, we now have a restaurant that is even nicer than what existed prior to the fire. Through yours and Chris's ingenious efforts we ultimately secured a Loss of Income proceeds substantially more than what we would have accepted."

Hubert Keller, Chantal Keller, Maurice Rouas
Owners Fleur de Lys Restaurant



"Mr. Greenspan did an outstanding job in coordinating the disposition of the damaged property and presenting the claims to the insurance companies. His fee was nominal compared to the recoveries obtained through his adjusting expertise."

Per Nevard, Controller
Gump's



"Not until we engaged Greenspan Adjusters International, did we begin to feel that our claim would be properly considered. The process of demonstrating our losses to the carrier proved to be a torturous effort, and Paul and Chris demonstrated a high degree of expertise, resourcefulness and tenacity. During this effort, they became trusted partners. Their intensity never wavered, and their motivation always appeared to be as much hormonal/competitive as financial. They were great resources to have representing us, and I have absolutely no doubt that we would not have accomplished the reasonable result that we did without their dogged pursuit of a fair resolution...Greenspan Adjusters International more than leveled the field."

Robert Habig, Chief Financial Officer
Avistar Communications Corporation



"We would hate to think where we would be had it not been for the knowledge and experience of your company."

C. W. Kim, Administrative Mgr.
Hyundai



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"It has been almost a year since the fire which completely destroyed one of our processing plants. Immediately after the fire, I received a telephone call at home from a representative of your company. My initial reaction was the 'knee jerk' type, and I felt I had been pursued by an 'ambulance chaser.' During an emergency management meeting it became clear that we had a loss that would exceed \$7 million dollars, and that standing toe to toe with our insurance company to recover our loss would be an overwhelming task...After reviewing your proposal, it was agreed that our efforts would be best utilized in managing our business, while allowing your staff to recover our loss. I had no idea that the documentation of our claim would become as extensive as it did. Your staff worked tirelessly to quantify the claim. I am convinced that every possible element of our loss was maximized to the extent provided for in our coverage...You and your staff are true professionals, and the quality and detail of your work is very impressive."

Stanley Szortyka, President
Quaker Maid Meats, Inc.



"Though initially employed one year after the earthquake solely to prepare our business interruption claim, you suggested following your review of our insurance file that the measure of loss calculated on our building claim by our insurer was far less than what we were entitled to collect. We agreed to allow you to discuss the situation with our insurer which ultimately resulted in substantial dollars in excess of their previous loss calculation. Along with your excellent settlement on the business interruption claim, we could not have been happier. When we experienced our severe fire in Los Angeles, you responded on an expedite basis and, with the assistance and involvement of your Los Angeles office, gave us immediate and necessary advice as to inventory techniques, salvage agreements, emergency protection, building estimators, etc. that allowed our claim to be processed promptly and, ultimately, have our store reopen faster than initially expected. The dollar results of the adjustment were equally favorable to your previous representation of our firm, and, if need be, we would not hesitate to utilize your services in the future."

Lincoln Yee, Corporate Secretary
The National Dollar Stores, Ltd.



"The expertise that your firm exhibited during our initial discussions ensured our company that you would be able to achieve a more favorable settlement than we ever could and the results proved that. There was a minimum interruption to our organization while your staff gathered that appropriate information to process the losses which enabled us to concentrate on operating our business. Your firm clearly showed a level of knowledge and skill that proved to us that the choice we made in securing your services was the correct one."

Douglas L. Pereira, Corporate Controller
Clothestime



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

Albert Sandy Gallin



QUOTES FROM MAJOR CORPORATE REFERENCES



"Greenspan Adjusters International saved Sundance many hours by doing the necessary research and calculations. Your follow up and negotiation adeptness proved to be invaluable for settling our claims with the insurance company. It was through your abilities and aggressive approach to the Insurer that we recovered the maximum amount due us under our policies. Greenspan Adjusters International is amongst the best in ability, professionalism and reasonable approach in resolving difficult matters."

Mike L. Washburn, Chief Financial Officer
The Sundance Group



"From the outset, you and your associates provided The Lark Creek Inn with the highest possible level of professional service. From assisting with the virtual immediate start of reconstruction after our fire, through reopening, and culminating with an equitable recovery from our insurance carrier, Greenspan Adjusters International's efforts were first-rate."

Michael D. Dellar, Co-Principal
Bradley M. Ogden, Co-Principal
The Lark Creek Inn



"On behalf of General Cigar I want to thank you for your comprehensive and diligent work in helping us settle our insurance claims covering the assets destroyed in the...fire...Especially difficult was the seed claim recovery where a great deal of analysis and persistence was required for this valuable asset."

Jay M. Green
General Cigar Holdings, Inc.



"Immediately, you and your experienced team of adjusters assumed control of preparing our claims. You visited our plants, learned our business methods, accumulated the necessary data, organized the information, submitted the claims to the insurance company and negotiated a settlement to our satisfaction. You and your team saved us time, aggravation and most importantly, money. Our company recognized its limitations and chose to defer to those with greater expertise in processing insurance claims."

"For the 5th time in 15 years, we relied on you to represent us in the preparation, negotiation and resolution of our insurance claim with our insurance providers. You were conscientious, perseverant and professional in the understanding and handling of our claim. Your familiarity with the claims process and access to other professionals who helped us become operational expeditiously were invaluable contributions to our organization's business. We could not have achieved the dollar recovery nor done so as quickly without your help."

Howard L. Simon, Chief Operating Officer
Gleason Corporation



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"On first thought after the fire, I thought that the procedure was such that all those insurance premiums I had paid for 10 years prior to the fire entitled me to collect my full insured amount. Little did I know! When I found out that the insurance company had engaged the services of an 'adjuster' to make sure that I was paid as little as possible it was my decision to also hire my own adjuster. If the insurance carrier engages Wyatt Earp to fight at OK Corral, I couldn't be without Doc Holiday on my side as I am not a professional gun fighter. In view of the attention and professional service I received from you, and the monies I recovered which I would never have seen without your services, it was an excellent decision."

"You were Johnny on the spot, 300% reliable, at the scene within a short span of time and had the appropriate person/persons there to jump in, huge thank you to your team...your successes were to be heralded, your efforts were relentless..."

Susan Starr
Industrie Denim

Mark I. Werts
American Rag Compagnie



"The professionalism, expertise and dedication that you demonstrated in handling this very complex claim was remarkable. We are most grateful to you and your staff."

Jack P. Foreman, General Manager
Samuel Goldwyn Studios



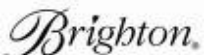
"You are both to be congratulated for demonstrating your expertise in an area that is foreign to us. The completion of the insurance claim with Factory Mutual was highly satisfactory to our company. That is a credit to your hard effort and keen knowledge in this very specialized field."

Louis L. Borick, President
Superior Industries International, Inc.



"This has been a difficult process. It's not every day your business catches fire. Without experience in dealing with this kind of matter, I never would have been able to recover the costs from the insurance company that we have. Because of your professionalism and expeditious manner we have come through this and our Sacramento store is back in operation."

Steven Brodtkin, Controller
Windsor Fashions



"The knowledge, compassion and ability to unfold and resolve the numerous issues was recognized and appreciated."

Jerry Kohl, President
Leegin Creative Leather



QUOTES FROM MAJOR CORPORATE REFERENCES



"...When the mill was destroyed by fire, a consultant to the milling industry and a person we had trust in, recommended we meet with you. He spoke of past positive experiences and suggested that we not go it alone. His advice turned out to be right...You carefully and successfully argued that our buildings, because of the ways in which they were connected, should be considered as "one", thereby reducing any penalties we would incur. You controlled the scope on the equipment and, as such, clearly were able to negotiate the best outcome on our behalf. You successfully argued for increased costs of construction, and were able to collect them in our behalf, due to codes, in spite of our insurer's attempts to deny us any payments under this policy extension. And lastly, you made sure that we collected for every single coverage that our policy afforded under our business interruption and extra expense coverage's....In conclusion, it's very clear that with you on our team, we collected millions more in payments than we would have without you. You allowed us the valuable time and resources for us to focus on redesign and reconstruction, allowing us to reopen our doors and again become the largest employer in Weaverville. Due to your efforts, a community was saved. You followed through on everything you promised."

Dee W. Sanders, General Manager
Trinity River Lumber Company



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

Michael Greenberg, President
Skechers Footwear



"From the moment we retained Greenspan Adjusters International, Paul Migdal, Chris Glenister, Gary Johnson and Jim Warren took over every aspect of our claim. Their expertise and professionalism was recognized and respected by our insurance company and resulted in a timely settlement of our claims which was both fair and equitable. By retaining Greenspan Adjusters International, we leveled the playing field vis-à-vis the experts brought in by the insurance companies and saved untold hours of management's time, enabling us to focus all of our resources on running our business and the recovery from the fire...Having gone through the experience of dealing with large insurance claims both with and without the benefit of the expertise provided by Greenspan Adjusters International, we are convinced that no company should ever attempt to handle an insurance claim without such help."

Frank Van Straalen, Chief Financial Officer
Euro Fresh Farms



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"Within hours of retaining your firm your staff of construction consultants were on site to help us quantify the extent of the damage and coordinate agreement of the emergency measures underway with our insurer... You successfully negotiated generous repair and cleaning allowances for the machinery that was exposed to the effects of the explosion and weather to reduce and eliminate the risk of potential future problems such as corrosion and keep manufacturer's warranties intact... Through a thorough review of our operations and financial claim, your team of internal forensic accountants successfully identified and demonstrated this loss by developing a model that measured and supported that loss of opportunity and allowed us to recover appropriately. Your work allowed for measurement and compensation for our true cost of our loss of income... Your expert interpretation of the policy language to identify the available coverage and ensure all covered aspects of the loss were investigated and made part of the claim if appropriate. Your personnel dealt professionally with the insurance company and their plethora of hired experts, which clearly helped to secure settlement that was fair for all involved."

Wayne M. Naylor
Assistant Treasurer
Director of Risk Management
York International Corporation



"Our loss was certainly not easy to measure. Your staff of building experts prepared a greatly detailed building estimate that carefully measured all of our damages. Much of our stock was also damaged to varying degrees, which made the detailed quantification and evaluation a very difficult task. Our equipment and machinery was still operational, yet you were able to negotiate a generous repair/damage allowance for machinery that was exposed to water and potential future corrosion. Our business interruption loss was also quite complicated. While we were able to complete most of our current orders at that time, we suffered a substantial loss of opportunity. Our normal margin was eroded by inefficiencies due to working in a damaged facility. Your team of professionals successfully identified and demonstrated this loss by developing a model which measured and supported that loss of opportunity and allowed us to recover appropriately. Your experts accurately interpreted our policy so that we could utilize all aspects of our coverage, and all aspects of our loss - even those which we didn't initially recognize - were skillfully measured. Adjusters International managed to minimize the impact of a very serious co-insurance clause, which saved Gerber hundreds of thousands of dollars. Your personnel dealt admirably with the language barrier, the substantial travel time to and from the loss sites and the numerous parties involved in our loss, and eventually negotiated very favorable settlements."

Jay R. Cope, Vice President - Operations Services
Gerber Childrenswear, Inc.



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"My first mental reaction to Adjusters services was, "Why do I need these guys?" After all I've got insurance for this sort of loss and my agent with the carrier will help me through this problem

Our insurance carrier took longer than they should have to begin dealing with our claim. It was enough time for me to decide to enlist the services of Adjusters International. They understood our company's insurance policy much better than we did. Adjusters was able to explain to me where our coverage was weak and where they could maximize benefits out of our insurance policy.

At the first meeting with Adjusters and our insurance carrier, I knew we had made the correct decision to hire Adjusters International. They knew how to negotiate our needs under our policy to get the most out of our coverage. Adjusters were able to get more accomplished that I could have done and certainly more than our carrier would have offered.

Our company was able to focus on replacing equipment and getting out business functioning, while Adjusters worked with our insurance carrier on the claim."

Edward J. Hutchinson, President
Empire Rubber & Supply Co.



"At once, Paul Migdal and Chris Glenister took over virtually every aspect of our claim-reviewing our policies, attending meetings with Insurance Company representatives and quantifying both our actual and potential losses. Their actions allowed us to concentrate on our business rather than the logistics of filing and negotiating an insurance claim...Our losses were quite large and our claims very complex. Naturally, our Insurance Company minimized the extent of our losses. Paul and Chris invested an immeasurable amount of time and effort in 2011, on our behalf, and at all times conducted themselves with extreme diligence, integrity and absolute professionalism. Without the assistance and guidance of these professionals, we are sure that we would never have received a fair settlement...Having gone through this grueling experience, we are confident that no company should ever attempt to handle their own claim and be without the benefit of expertise of The Greenspan Co. / Adjusters International Team."

Les Mangold, Senior Vice President/
Chief Financial Officer
Pacific Southwest Container



"You leveled the playing field and made sure that we were represented professionally in every aspect of our losses. Your thorough cataloging and evaluation of our damaged personal property and your precise review of our building damage was instrumental in reaching a fair settlement. I spent numerous hours with your in-house forensic accountants who allowed us to recover in a fashion that never would have been achieved had we not retained your firm."

Ian Gaum, Asset Manager
La Salle Hotel Properties



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Joseph P.
Kennedy
Enterprises, Inc.

"I wanted to extend my appreciation, and that of Mrs. Eunice Kennedy Shriver, for your assistance in her recent fire loss insurance claim...Looking back on it, I can see that the first few weeks after a fire presents a stream of issues and decisions that no one should face without someone of your talents and expertise at their side. The subsequent work you performed in bringing in the engineers, contractors and appraisers required to begin processing the claim with the insurer, Chubb, was equally invaluable and saved me countless hours. Your initial statement that a speedy claims process was the only way you would pursue the job and your later recommendation to reject Chubb's original settlement offers... further demonstrated your expertise. I am also happy to say that it also yielded additional insurance proceeds that would not have been obtained if we had attempted to do this work on our own or with another firm. To sum up, your knowledge of Chubb's procedures and how best to approach them was invaluable."

Robert W. Corcoran
Joseph P. Kennedy Enterprises, Inc.

LORD WEST

"We never realized the intricacies involved in attempting to resolve insurance claims formally with and through our carrier. This whole unfortunate accident was resolved financially, professionally and in a timely fashion, and for that we are all grateful."

George F. Gordon, Vice President
Tuxacco, Inc.



"Neasi-Weber International's headquarters are only a few blocks from the epicenter of the January 17, 1994 Northridge earthquake. The damage to our facility was so severe that we were forced to relocate our offices for a period of six months. We incurred both personal property and business interruption claims as a result. We also quickly learned that our insurer had a different perspective of evaluating our loss than the reality of the occurrence. Gary, your expertise brought about a settlement that we believe was advantageous to Neasi-Weber International. We were particularly pleased that considerable time and effort was spent understanding our organization and business before action was taken on our behalf."

John F. Reid, Chief Financial Officer
Neasi-Weber International



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

Lorenzo and Kimberly di Bonaventura
Warner Bros. Pictures



"As I have told you both many times before, if it hadn't have been for your company, I'm sure we would still be battling over our losses, and still up on the 8th floor in our cramped temporary quarters."

Susan Boers, Director of Operations
Shapell Industries, Inc.



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"At the time we signed up, I had misgivings about the services that we were to receive. I sensed a reluctance by Kemper Insurance Co. and I know McDonald's Corporation was unhappy that your firm had been hired...I doubt that with all the mental problems I had at the time, both personal and business, I could have completed the claim so successfully in the amount of money and within the time frame that it was completed."

George J. Feldman, Owner Operator
McDonald's Barstow



"Mr. Migdal's extensive knowledge of law, insurance adjustment, claim preparation, and his excellence at negotiations resulted in KIT collecting from TransAmerica. We are very pleased with Greenspan Adjusters International and especially Paul Migdal for the very professional job they did."

Dale J. Gonzalez, Senior Vice President & Treasurer
Matthew S. Pulizzi, Vice President
Kit Manufacturing Company



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

Joel Feldman, Executive Vice President
Byer California



"We are a manufacturer of natural latex rubber gloves for medical and cleanroom industrial use. Our plant here in Thailand had sustained a misfortune caused by flood in September 1995 both on the property damage and business interruption. Through the assistance of Paul and Gary, our financial loss from this misfortune was eventually indemnified by the insurer for nearly US\$ 1.6 million which inasmuch represented the loss we had truly suffered. Without them, we can never achieve a fair quantum of indemnification as we had gotten in this instance."

Yoram Hirsch, President and CEO
Sompong Virakananon, General Manager
Medigloves

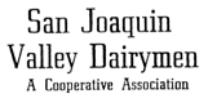


"We recovered all the costs on the business interruption claim and repairs of the equipment caused by the electric outage. If you personally were not involved in this claim, NTS would not have been able to recover what we did, since the insurance company's position was that the electrical outage was an act of God and not covered by the policy. The position you took with the insurance company was clearly brilliant and they backed off their non-coverage position with only a small battle."

Lloyd Blonder, Senior Vice President/Chief Financial Officer
National Technical Systems, Inc.



QUOTES FROM MAJOR CORPORATE REFERENCES



"The professional manner your firm demonstrated in the skillful preparation and negotiation of our client's claim far exceeded both our and their expectations. The real and personal property documentation was a work of art. Furthermore, The Greenspan Co./Adjusters International's accountant devoted a tremendous amount of time in the research, understanding, and overview of our client's business operations so as to be in a strong and well informed position to best present the business interruption claim. In working with you, Randy, it was obvious that your personal direction and application of the insurance policy provisions, along with your accountant's talent, was a combination that effected a settlement that not only far exceeded our expectations, but was six times the amount the insurance company had reserved for our client's loss."

Richard T. Hughes, C.P.A., Accountant for
San Joaquin Valley Dairymen's Association



"It is very rare when one is able to work with someone who is as detailed and professional as you and your firm...I am sure we would not have been as successful as you have been in obtaining fair and equitable compensation from our insurance carrier."

Robert M. Facciola, President, CEO
FM Wholesale Quality Meats



"Shortly after the fire, my husband and I spoke with Shellie and enlisted her help. She interpreted the nuances of our business insurance policy, predicted the insurance company's next moves, suggested strategies and direction for communication with the insurance company and offered moral support - all in a professional manner. She was always available for phone conversations and face to face meetings as needed. The issue of business loss of income was a complicated one. Shellie guided us in preparing documents for a crucial meeting with the CPA firm retained by my insurance company. With her help, we were well prepared to negotiate in a final settlement meeting, which led to a favorable financial outcome for us."

Fran Gage
Patisserie Francaise



"As the old adage goes, a company is only as good as its people. From the inception, Bill Greenspan took the lead in selecting a professional team of experts from within his company to evaluate and nitpick our insurance policy, prepare detailed inventory of business and personal property and retained a construction consultant to establish the scope of work and assist in determining the cost of the physical rehabilitation of the fire damaged structure. It would be naïve to assume that the insurance carrier has its client's best interest at heart and is prepared to offer him the optimum settlement for his loss. You need someone like Bill Greenspan and his team of experts on your side to pull for you, to prepare, present and negotiate your claim."

Helmut Jaki, President
Contech Consultants, Inc.



QUOTES FROM MAJOR CORPORATE REFERENCES



"I admit I was skeptical at first about using a public insurance adjuster. But now, after the settlement, I truly understand just how complicated and time consuming it is to properly file a loss claim and how knowledgeable The Greenspan Co./Adjusters International is in this specialized area of insurance. My large commercial building was severely damaged by the fire. The building estimate obtained by The Greenspan Co./Adjusters International was very technical in nature and not the kind of documentation I had the time or experience to produce. Randy, you left no stone unturned in documenting my loss. In addition, you also kept me up to date on how my claim was progressing, explaining every detail to me and answering all my questions. I was able to relax and devote all of my time and energy to keeping my business going after the fire, knowing that you were doing everything possible to see I received a fair settlement."

Fred Vickers, President
Vickers Concrete Sawing, Inc.



"I never realized the complexity and details that were involved in obtaining a recovery of this magnitude. Mr. Johnson not only addressed all the problems that arose, but took control of structuring the claim to benefit our firm. It is obvious to me that Mr. Johnson is a pure professional in his field in regards to major fire loss claims. The investigation and settlement of the claim was done in a timely manner as not to lose us more valuable time. The actual dollar amount of the recovery is beyond our original expectations. I have no reservations in recommending your firm..."

Ray Watt / Mark Humphries
Watt Industries
(Now: Developers Management Services)



"Your mastery of the numbers as well as the provisions of the agreement contributed greatly to our success in dealing with the insurance company. Even though the obstacles were numerous and sometimes challenging, we were able to prevail with your help...Your ability to see around corners and come up with truly creative approaches was a very significant factor in our success...Many thanks for your enthusiastic support."

Raymond G. Parry, Vice President
Thomas Nix Distributor, Inc.



"You delivered a great result, and in the process you were superbly professional and always a gentleman."

Sunset-Gower Studios, Ltd.



"Thank you for the expertise exhibited by you and your staff for the handling and settlement of our Studio City store fire loss and business interruption claims. Greenspan Adjusters International saved Strouds many hours by doing the research and calculations required. Your follow-up and negotiation proficiency proved to be valuable for settling our claims with the insurance company."

Linda McNamara, Controller
Strouds



QUOTES FROM MAJOR CORPORATE REFERENCES



"The State Bar had a fire loss on October 5, 1986 in Los Angeles...Greenspan Adjusters International was highly recommended and we engaged them to be our representative. The fire loss was originally estimated at \$500-600,000. It has been settled at over \$1 million. It is only due to Greenspan Adjusters International's diligence, attention to detail and motivation to represent the client's best interest that the amount collected reached this mark."

Eileen Koch, Director Office of Support Services
The State Bar of California



"Without your guidance and expertise, we could not have successfully met the challenges and requirements encountered with our insurers. Our decision to retain The Greenspan Co./Adjusters International proved to be one of the better business decisions we have made. It is certain that the benefits created by your supervision of our insurance claim far outweighed the costs of your services. Further, there is little doubt that the unique knowledge and skill brought by you and The Greenspan Co./Adjusters International could not be obtained elsewhere."

"Our property, Fashion Square Sherman Oaks suffered severe damage - running into tens of millions of dollars - during the Northridge Earthquake on January 17, 1994... The Greenspan Co./Adjusters International does not come cheap, but in the final analysis they earned their fee many times over by successfully negotiating with the insurance companies resulting in the insurers paying over and above what one could hope to collect."

Brian J. Pickering, Director of Operations & Vice President
Fashion Square Sherman Oaks

David Z. Burger AM, President
City Freeholds [U.S.A.], Inc.



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

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



"Needless to say, your professionalism, as well as your team's, was apparent throughout your handling of the settlement and we believe as a result of it we were able to maximize the coverage."

Fred Kort
Imperial Toy Corporation



QUOTES FROM MAJOR CORPORATE REFERENCES



"Your staff relieved our own personnel of having to spend many hours learning our ways through the complicated adjustment process."

Charles L. Keagle, Chairman of the Board
Cask 'n Cleaver



"Starting from the date of our fire, your office gave us comfort and support and guided us through some problems which developed early and which at the time seemed insurmountable. Your office could not possibly have been more cooperative and understanding especially in the early days after the fire. Certainly our ability to become operational within a short period of time was due in part to your invaluable assistance."

Joseph Wein, President and Managing Partner
Buchalter, Nemer, Fields, Chrystie & Younger



"During the days that followed, many people appeared. Some were public adjusters and others were contractors. They all suggested that they could help us. As the dust settled and it became clear that there was no one on "our side," we began to think that maybe we could use some help. Maybe, just maybe, I was not as prepared for what lay ahead as I thought. I met with you and Steve Severaid from your office. I met with others who offered similar services and as a result of these early meetings I set up interviews for the "final contestants" with our board of directors. It became clear during the interviews that Adjusters International was a "cut above the rest." It was clear that you would assemble a team that would represent our interests unfailingly regardless of the fact that you were located on the mainland. It became evident...from referrals and your intensity and conviction...that you were clearly the best choice for us. We never looked back. We cannot thank you enough for the wonderful job that you did. You were there for us every step of the way. You fought for us unwaveringly on difficult matters. You got us more than double what we probably would have gotten had we not hired you. You were worth every penny we paid you. We would never consider handling a claim of this size without you."

Interstate Building
Calvin S. Oki, Building Manager



"Your company...has provided invaluable leadership in analyzing, assembling and presenting our claim, particularly in the complex area of business interruption. Losses like these are always draining on the resources of an organization, and we appreciate the effort that you have gone through to reduce and/or minimize this impact."

Steven G. Jones, Vice President and Chief Financial Officer
Boral Industries, Inc.



QUOTES FROM MAJOR CORPORATE REFERENCES



"Our decision to hire AI immediately, while made with some hesitation, truly turned out to be one of positive results allowing us to continue focusing on our business while having our claim handled professionally. Going into this claim, prior to hiring AI, we were estimating our losses to be between \$12.0M and \$15.0M. As you are well aware, our claim was \$52.0M with recoveries of \$38.0M due to many areas of losses and expenses identified by AI which we would have never claimed if attempting to handle this on our own. It comes to light in this type of situation that the insurance company is professional in handling losses such as ours and we would have therefore been at a great disadvantage if we had not had professionals representing us. I would like to also add that I have had experience with other 'Professional Loss Consulting' companies. Through a recent acquisition of a company which had also experienced a loss during this winter storm and had already hired someone to represent them on their loss, I have on a comparative basis been able to see what a quality outfit Adjusters International is, as this 'inherited' claim has not been handled to the standards set by your organization."

Bob Ingram, CSP, ARM, Director Safety & Risk Mgt.
Beaulieu of America, Inc.



"Without the expertise of the Greenspan Adjusters International's team, Sonic Industries would have been hard pressed to reach a fair settlement. Her expert organization and the detail policy interpretation set up our course of action; her perseverance and personal compilation of our inventory documentation and MRB records proved invaluable in passing the audit examination. Above all, identifying each and every 'extra' expense secured a more favorable settlement. These are just a few of the examples of the truly professional work done by Greenspan Adjusters International in preparing our claim and in our personal meetings as to the status of the claim throughout the process."

Ed Thorn, President
Joe McCord, Controller
Roy Franks, Facility Director
Sonic Industries, Inc.



"The expertise and experience Adjusters International provided allowed Industrial Sterilization to focus on rebuilding its core business."

Bill Lanning, General Manager
Industrial Sterilization of Nevada



"From a beginning of zero (\$0) dollars offered from our insurance company and after nearly a year of work we finally achieved an acceptable settlement. While we believed (or hoped) that we could reach our stated goal and have repayment of our interruption losses, we were never really confident that we could settle without litigation. After a lot of hard work and perseverance we achieved a \$3.9 million settlement."

Ron Montgomery
Vice President Strategic Planning
Trend Offset Printing



"I want you to know that from the morning that Jerry Fleischman came into my smoldering store, both you and he have made what could have been trauma and real losses into an acceptable position for my company...Without your expertise in preparing and presenting our loss and damages, to the insurance company, we would not have received such a satisfactory settlement."

Andrew Cramer, President
Headlines



QUOTES FROM MAJOR CORPORATE REFERENCES

S T A N D A R D
M A N A G E M E N T
C O M P A N Y

"Standard Management Company operates a portfolio of approximately \$300,000,000 of income property located throughout the United States, including apartments, mobile home parks, shopping centers, office buildings, and industrial property. Greenspan Adjusters International of Los Angeles, California, independent insurance adjusters, has represented us in a number of claims over 30 years. In our experience Greenspan Adjusters International is competent and well informed and provides a valuable service to insurers who desire independent representation in claims for casualty losses."

Samuel K. Freshman, President
Standard Management Co.



THE RUSTY PELICAN

National
Education
Corporation

"With your diligent follow-up, sharp negotiating skills with insurers and assistance in all areas, we feel certain that the potential losses to the company were significantly minimized."

Gregory G. Dollarhyde, Vice President Finance/Chief Financial Officer
Rusty Pelican

"As Chief Financial Officer of NEC, I constantly work with attorneys, bankers, brokers, underwriters, consultants, and tax and audit professionals. Without reservation, Bill is amongst the very best in ability, seasoned professionalism, and maintaining a mature and rational approach in resolving difficult matters. Equally important was Bill's unrelenting effort to bring the claim to a successful closure. In short, Bill's services were unparalleled and world class."

Keith K. Ogata, CFO
National Education Corporation



"We knew that if we confined our efforts to restoring our business we would succeed, we also knew that if we had to divert even a small amount of our energies to the insurance adjustment both our business and the claim would suffer. We were also aware that we would have to deal with a trained adjuster sent by the insurance company to represent its interests-not ours. We were in a predicament. Even though we have attorneys and CPA's on retainer we are convinced that our own adjuster is the appropriate person to represent us in the adjustment of an insured property claim. Ken never left us alone with the many representatives and experts sent by the insurance company. He often met with them on his own allowing us to continue undiverted along the path towards full business restoration. He kept us well advised and he always consulted us before making any decision of consequence. His attention and diligence provided us with much more than just financial benefit. The substantial fee we paid to your company was earned many times over. We are certain that our recovery even after paying your fee was significantly greater than it would have been had we handled this claim on our own or with the advice of our attorneys and CPA's."

Martin W. Greenwald, President
Cheryl Lee, Chief Administrative Officer and General Counsel
Jeff M. Framer, Chief Financial Officer
David Borshell, Senior Vice President, Sales, Marketing and Operations
Image Entertainment, Inc.



QUOTES FROM MAJOR CORPORATE REFERENCES



"It was a very traumatic situation, but we felt very comfortable in having you take over the burden. It also helped us deal with the situation better by having someone as concerned and knowledgeable as you in our corner. We feel that our losses were minimized due to your expert handling and liaison between the insurance representatives and ourselves, and we would not hesitate to recommend your services should anyone have the need for them."

Glenn Poy, Managing Director
Designworks/USA



"Your firm's analytical effort and professional presentation during final negotiation were most critical in our receiving a multi-million dollar final settlement."

David Zembo, Controller
CMC Coast Metal Craft

"As we both know, insurance policies are subject to interpretation. Also, theatre sales and accounting are unusual in the business world without conventional inventories, sales patterns. That meant I needed expert advice in assembling and presenting our claim. The Greenspan Co./Adjusters International staff listened carefully to the structure and flow of our accounting information and helped us sift through the documentation to construct our claim. As a professional accountant, I am confident that we covered the scope of the claim thoroughly."

Faith Raiguel, Chief Financial Officer
Center Theatre Group
Ahmanson Theatre-Mark Taper Forum



"...I know that without your assistance as our adjuster we would not have received our correct settlement from the insurance company. Without your assistance we never could have documented all of the details and expenses that resulted in a settlement that was 40% higher than originally offered by our insurance company."

Joe Driggers



"We are in the Hotel business, not the fire loss business. Greenspan Adjusters International is. What they do all day everyday is work with insurance companies and due to their fee structure, it is their best interest to make the settlement offer as large a number as possible. Once the process began, Greenspan Adjusters International kept us informed as to progress, had lengthy conversations with the insurance company, produced a steady flow of documents for payment, and ended up in the final negotiation with the insurance company for a win-win for our company and Greenspan Adjusters International...It's no fun hassling directly with an insurance company, you've had enough troubles, you don't need more."

Herbert F.R. Meyer Jr., President
Meyer Crest, Ltd.



QUOTES FROM MAJOR CORPORATE REFERENCES



"We got paid on Friday, and I guess there was still a little bit of doubt in the back of my mind that something might go wrong up until the last minute, especially after seeing how Royal and their ace attorney acted throughout the entire adventure. But, now that is all behind us and it is finally over. We were all impressed by your work and we know that we could have not have finished this claim without you."

Mike Walsh, CFO
Orca Bay Seafoods



"I can recall the day that you met with us to describe your services, which involved a niche practice that I never realized existed prior to our casualty loss. After having gone through the process, I want to let you know that Richard Tanitsky and Chris Glenister did an extremely thorough, professional and tenacious job to assist Stomp, Inc. in processing our various components of our claim with The Hartford. Their understanding of the issues involved and knowing when to get other professionals involved served us very well in the long run. I sincerely appreciate the job done by your company. It has been a pleasure working with competent, talented insurance adjusters."

Michael L. Hummell, Chairman/President
Stomp, Inc.



"How can I possibly put into words how much of a difference it made to have had Ken Crown, Chris Glenister and yourself guiding METROTECH Corporation through the complexities of the insurance policy, tedious negotiations and arcane legalities surrounding this event. You and your team surely increased our claim collections from Kemper by \$1 to \$2 million over what I could have done on my own."

C. William Dougherty, CFO
Metrotech



"...Your policy evaluation, accurate measurement of the loss, and claim negotiations on our behalf enabled us to concentrate on our business while your expedited our settlement and secured maximum recovery for our firm....Your evaluation of our stock and improvements and betterments damage was very detailed. Additionally, your in-house accountants used our business income/extra expense coverage sagaciously, which allowed us to use the insurance proceeds to relocate to a more desirable retail location."

Matthew Young, Executive Vice President
Murry's Family of Fine Foods



"We were out of our league without sufficient knowledge to make these important decisions until you and your staff arrived on the scene. Your knowledge of the claims process and ability to focus the necessary expertise on our claim was invaluable."

Harvey Gates, President
Peter Rice, Executive Vice President
Classic Resorts



QUOTES FROM MAJOR CORPORATE REFERENCES



"Your company relieved me of having to spend my time learning about claims and dealing with the insurance company. I needed to spend my time on rebuilding my business. You also got all the insurance dollars available and I am certain we would not have been able to do so on our own."

Mark A. Sonderen, President
Sonderen Packaging

Kuk Rim U.S.A.

"Their expertise and perseverance enabled us to collect more than twice the amount originally offered by the insurance company's representatives. As you may be aware, we had not experienced a loss before and were reluctant to use a public adjuster. Shortly after we submitted our claim, we found that we were on the receiving end of numerous faxes and requests for additional information from the insurance company accountants. We were lulled into believing that our cooperation in providing the information would result in a fair settlement offer. Needless to say, we were shocked to discover many months later that the insurance company's settlement offer was less than half of our actual loss...Your team immediately went to work by guiding us in gathering information that would enable us to overcome our setback. Their comprehensive analysis of the report, meticulous review of the additional documents, and presentation of our claim enabled us to achieve a settlement far greater than our expectations. They also saved us many hours of valuable time and aggravation."

Ed Diaz, Accountant
Kuk Rim U.S.A., Inc.



"Even though I consider myself a prudent Risk Manager, there are so many details that you thought of that we didn't. Your calculation of the business interruption portion of our loss was by far more accurate and advantageous to our bottom line than any number our accounting department came up with...I was especially appreciative of the manner in which you negotiated with the insurance company adjuster. As you know, we have an ongoing relationship with our carriers, and rather than creating an adversarial relationship with Kemper's adjuster, you immediately initiated a 'team' concept, which certainly inured to our benefit."

Nola Grayback, Risk Manager
Rickel Home Centers

Shadowdale

"At first, I had intended to handle the loss by myself, using our employees. What a mistake that would have been! Luckily, it soon became evident that we had neither the expertise nor the time to effectively handle the loss while continuing to run a business...Your pledge when you approached me was that you would personally 'sift through the rubble' to evaluate the damage from the explosion. This you did, in a manner of speaking, throughout the entire process. Your tirelessness was admirable. Your services invaluable."

Harvey Rosen, President
Shadowdale Elevators, Inc.



"I sat at a table and watched as you literally put money back into our pockets. There was language in our policy I would never have been able to interpret and I would or could have lost those benefits."

Rick W. Porter, CEA, General Manager
Atlanta Oil Services



QUOTES FROM MAJOR CORPORATE REFERENCES

Marshall Durbin

"The claim involved buildings, equipment, inventories, business interruption and extra expense. Your knowledge and interpretation of our insurance policy helped us to gather the information needed for you to organize and prepare the claim. Your experience in preparing and negotiating the claim added value and expedited settlement. This arrangement allowed us to be involved in the claim and to be kept current on all developments, without disruption of business."

Marshall Durbin, Jr., President
Marshall Durbin Companies



"Your technical expertise and knowledge have proven invaluable in terms of advising us of our rights under the policy, ascertaining the dollar values of the losses, and negotiating equitable settlements."

Joseph W. Martin, Controller
Carriage Industries

1330 Broadway Company

"You and your company have done an outstanding job in assisting me with my multi-million dollar fire claims. Your expertise, aggressive approach, and results have exceeded my expectations, and I am very appreciative."

Myron Zimmerman
1330 Broadway Company



"Our insurance agent immediately informed us that we were adequately insured and that we had 'nothing to worry about.' Since we have been managing commercial real estate for the past thirteen years, we knew that we did have something to worry about. At once we were confronted with the multiple dilemmas of assisting our tenants in their attempts to salvage and relocate their businesses, deal with our sudden and catastrophic loss of cash flow, as well as, for the first time, understand that it was our burden to prove our damages to the insurance company to their satisfaction before we would receive payment...We are sure that without your professional assistance, we would never have realized the equitable settlement that you achieved. We are quite certain we would not have had our shopping center properly rebuilt and received the reimbursements we were entitled to without the aggressive work you and your staff provided. Needless to say, our loss was tragic, but it would have been much worse if we had spent our time without your expertise trying to pursue this unbelievable complicated and technical task."

Stephen J. Coates, CPM CSM
Coates & Sowards, Inc.

Standard Shoe Stores



"I'm sure if I had handled the claim myself, it would still be in someone's basket, in some office, up on the 25th floor someplace."

Larry Schwartz, President
Standard Shoe Stores



QUOTES FROM MAJOR CORPORATE REFERENCES

U. S. OCEANICS, INC. "We were advised and promised by your firm that you would assist us in the preparation and presentation of our claim and review of our policies to identify our areas of entitlement. Additionally, you assured us that you would maintain a comprehensive written dialog with the insurance company to insure that the accurate facts would be easily provable. You and your team of professionals have lived up to all the commitments you made. The commitment that you and your firm gave to China Basin Properties, Ltd., and the experience and creative thinking that you personally brought to this claim significantly added in the successful outcome of the adjustment. There is no question in my mind, that your analysis of the policy, your understanding of property adjustment and current law with respect to claims practices, and your formulation of a meaningful claim strategy ultimately allowed us to collect a recovery in excess of what the insurance company suggested. In spite of the Insurer's repeated attempts to intimidate and to disregard your well thought-out claim approach, your objectivity and your advice were invaluable to the settlement."

Rebecca Wood, President
U. S. Oceanics, Inc.

Santa Fe Pacific Realty Corporation
A Santa Fe Real Estate Franchise Company

"Your expertise at handling all the issues and players involved prevented the possibility of Santa Fe suffering a 'second disaster.' Next time we won't wait so long to give you a call."

Thomas J. Wright, Manager of Financial Services
Santa Fe Pacific Realty Corporation



"We are really pleased with the results of your efforts and services on this highly important matter...Your experience and guidance got us a very satisfactory result."

"The Greenspan Co. / Adjusters International stayed on top of the carrier throughout the drawn out claim process...One of the biggest benefits of working with The Greenspan Co. / Adjusters International was on our business interruption claim. While I have many years of experience with US GAAP, UK GAAP and IFRS – the accounting for our BI claim was essentially a new form of accounting...The total claims ended up being just under \$50 million...The company did not have the internal resources to take on major workload of complying with all the carrier's information requests, nor did it have the experience necessary to handle such a claim. Hiring The Greenspan Co. / Adjusters International was a wise and prudent decision as without its input, guidance, assistance and perseverance; we would not have recovered the amount of funds we did and our claims would still be pending and even worse without the significant advances at the behest of The Greenspan Co. / Adjusters International to the carrier, the company could have suffered even more severe financial consequences. I would highly recommend The Greenspan Co. / Adjusters International to others based on their experienced and committed team."

Stephen C. Ruffini
Village Farms, LP



QUOTES FROM MAJOR CORPORATE REFERENCES

"As the old adage goes, a company is only as good as its people. From the inception, Bill Greenspan took the lead in selecting a professional team of experts from within his company to evaluate and nitpick our insurance policy, prepare detailed inventory of business and personal property and retained a construction consultant to establish the scope of work and assist in determining the cost of the physical rehabilitation of the fire damaged structure. It would be naïve to assume that the insurance carrier has its client's best interest at heart and is prepared to offer him the optimum settlement for his loss. You need someone like Bill Greenspan and his team of experts on your side to pull for you, to prepare, present and negotiate your claim."

Helmut Jaki, President
Contech Consultants, Inc.

4/23/2015

